C130 S080-1-u

California State Banking Department

1989 80th Annual Report

STATE OF CALIFORNIA—BUSINESS, TRANSPORTATION AND HOUSING AGENCY GEORGE DEUKMEJIAN, Governor

STATE BANKING DEPARTMENT
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May 1, 1990

Governor George Deukmejian
Members of the California Legislature

Via: John K. Geoghegan,
Secretary of Business, Transportation and Housing

Ladies and Gentlemen:

In accordance with Section 257 of the Banking Law (Division 1 of the Financial Code) I am pleased to submit to you the Eighteenth Annual Report of the Superintendent of Banks for the calendar year ended December 31, 1989.

Respectfully,

James E. Gilleran

JAMES E. GILLERAN
Superintendent of Banks

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California State Banking Department

1989 80th Annual Report

While we have taken the utmost care in preparing the *Annual Report*, statistics in the report are based on figures furnished by the banks in their FFIEC Consolidated Reports of Condition and Income, and have not been verified for accuracy of content. Subsequent amendments made by banks to their reports may not be reflected in the *Annual Report*.

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OPERATIONS OF THE STATE BANKING DEPARTMENT

GENERAL COMMENTS

1989 was a year of change and a certain measure of difficulty for the Department, but also one of continued improved conditions within the banking industry.

The Department encountered several operational setbacks during the year. On March 2nd, a fire in our Los Angeles office resulted in what at first appeared to be only moderate damage to the office. However, further inspection disclosed that the entire office had been contaminated by asbestos, requiring us to relocate to new quarters. The office remained closed for several weeks and temporary space was subsequently located at 3450 Wilshire Boulevard on the 9th floor. We were later relocated to the 3rd floor of that building. We regret the inconveniences that the public and our licensees faced during that difficult time.

On October 17th, our San Francisco office was forced to remain closed for several days after suffering slight damage in the earthquake. Again, we regret any inconvenience that anyone may have experienced.

In connection with the earthquake, the Department would like to take this opportunity to commend California's banks for promptly restoring services to their customers, for establishing a variety of special assistance programs, and for contributing approximately $4 million to disaster relief.

When it becomes necessary to close a failing institution, the Department normally appoints the Federal Deposit Insurance Corporation (FDIC) to act as receiver in the liquidation. However, in cases where the licensee is uninsured, such as a trust company, the Department must liquidate the institution itself. Two trust companies failed during 1989, and the Department was required to devote a substantial amount of scarce resources to their liquidation. These failures will be discussed in more detail in the following sections.

During the year, the Department also made changes in its administration as Superintendent of Banks Howard Gould resigned effective March 13th to return to the private sector. Mr. Gould had served as Superintendent since April 1987, and had previously been the Department's Senior Deputy from August 1983 to July 1985. During the interim he served as Deputy Secretary for the Business, Transportation and Housing Agency in Sacramento.

Mr. James E. Gilleran was appointed Superintendent of Banks effective July 5, 1989. Mr. Gilleran is a certified public accountant and was formerly associated with the firm of Peat, Marwick, Main & Co., most recently as the Managing Partner of its San Francisco office. After retirement from Peat, Marwick, Main & Co. he had served as President of the Commonwealth Group, Inc., a San Francisco Investment Banking firm.

ACCREDITATION

The Conference of State Bank Supervisors (CSBS) offers an Accreditation Program to recognize excellence in state regulation, and to demonstrate to Congress, the federal bank regulatory agencies, and other states the high level of competency in accredited departments.

The program involves a comprehensive review of a department's functional areas: administration, finances, personnel policies and practices, training programs, examination and supervisory procedures, and statutory powers.

The California State Banking Department is pleased to report that it began the process during 1989, and received accreditation in early 1990. The accreditation is good for five years, subject to annual review.

LEGISLATIVE DEVELOPMENTS

The Department testified twice before Congressional Committees during the year. On January 12, 1989, Superintendent Gould testified in San Francisco before the U. S. House of Representatives' Committee on Banking, Finance and Urban Affairs to report on the condition of California state chartered banks and their experience with expanded powers. On October 17, 1989, Superintendent Gilleran testified in Washington, D.C. before the U.S. Senate Committee on Banking, Housing and Urban Affairs to report on the condition of California state chartered banks.

In Sacramento, the Department has dedicated a full time senior counsel position to keep abreast of legislative developments and to appear before the State Legislature on behalf of the Department. During the year the incumbent, Stephen Suchil, left to assume the position of Principal Consultant to the Assembly Committee on Finance and Insurance. The Department was fortunate to secure a highly qualified replacement, Brian Walkup, who transferred to us from the Department of Insurance where he had served in the same capacity for several years.

There were several bills we followed closely in Sacramento. The most important of which was AB 2521 (Johnston, principal co-author Vuich). This bill would have completely rewritten Division 1 of the Financial Code. The Superintendent appeared before a joint hearing of the Assembly Committee on Finance and Insurance, and the Senate Committee on Banking and Commerce on August 23, 1989 to present our comments on issues of substance. Industry and consumer groups also presented testimony. The bill was subsequently removed from the active file, and has become a two-year bill.

MAJOR BILLS AFFECTING BANKS

Transmitters of Money Abroad: Chapter 1196, AB 1461 (Polanco)

AB 1461 expands the scope and character of regulation of persons engaged in the business of accepting money for transmission to foreign countries. Major changes are made to the Department's ability to approve or deny applicants and their agents. Penalties for non compliance with the law are increased. An exemption for telegraph companies is deleted.

Fingerprinting Applicants: Chapter 868, SB 1217 (Beverly)

Permits the Department to submit fingerprints of applicants, directors, officers, and employees of banks, bank holding companies, or subsidiaries of a bank or bank holding company, to law enforcement agencies for purposes of obtaining information as to the existence and nature of criminal

records. Urgency Statute, effective September 25, 1989.

Investments by Banks: Chapter 1286, SB 1247 (Vuich)

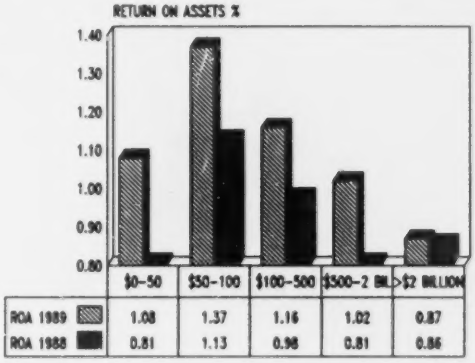
Permits state chartered banks to invest in shares of investment companies registered with the SEC whose portfolios consist of specified debt obligations that banks may invest in without limitation, repurchase agreements, and in loans of federal funds meeting designated criteria. Permits the Superintendent to adopt regulations respecting these investments.

INDUSTRY OVERVIEW

The overall condition of the California banking industry continues to improve. In 1989, net earnings for the 267 banks in the state chartered system exceeded $1 billion for the first time, and total assets of the banks passed the $100 billion mark to end the year at $101.6 billion. Net income recorded a very impressive increase of 28% over 1988 figures, while assets grew by 7.6%. The $1.03 billion in earnings translates into an aggregate Return on Assets (ROA) of 1.01% and Return on Equity (ROE) of 14.8%. The improvement in earnings is primarily due to a more favorable Net Interest Margin, lower net loan charge offs, increase in noninterest income, and successful attempts to curb overhead expenses.

Table I

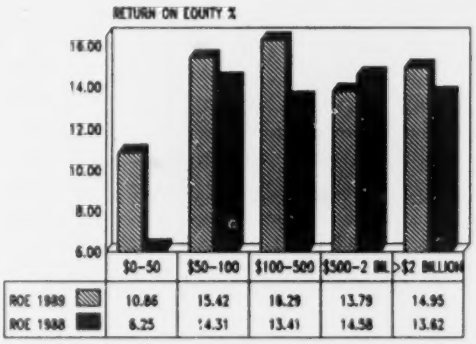
RETURN ON ASSETS BY
BANK ASSET SIZE GROUP
(California State Chartered Banks)



	$0-50	$50-100	$100-500	$500-2 BIL	>$2 BILLION
ROA 1989	1.08	1.37	1.16	1.02	0.87
ROA 1988	0.81	1.13	0.98	0.81	0.86

Table II

RETURN ON EQUITY BY
BANK ASSET SIZE GROUP
(California State Chartered Banks)

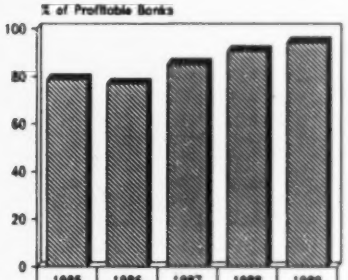


	$0-50	$50-100	$100-500	$500-2 BIL	>$2 BILLION
ROE 1989	10.86	15.42	18.29	13.79	14.95
ROE 1988	6.25	14.31	13.41	14.58	13.62

Table I gives a detailed breakdown of the median ROA by bank asset size group and Table II gives a breakdown of ROE by bank asset size group.

Table III

PERCENT OF PROFITABLE BANKS
(California State Chartered)



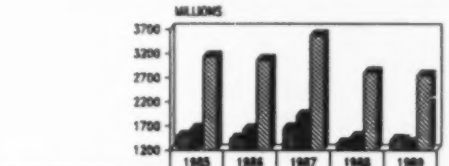
	1985	1986	1987	1988	1989
Profitable Banks	225	221	238	245	252
Unprofitable Banks	60	66	41	25	15
Total # of Banks	285	287	279	270	267
% - Banks Profitable	78.95	77	85.3	90.74	94.38

Table III shows that over 94% of the banks were profitable --only 15 of the 267 banks showed losses for the year-- the lowest number of unprofitable banks in the past several years.

Table IV illustrates that asset quality continues to be good as shown by the fact that total delinquent loans actually declined to $2.75 billion from $2.81 billion at prior year end, even though total loans increased from $59.8 billion to $65.9 billion. Delinquent loans as a percentage declined from 4.70% at the prior year end to 4.17% at the end of 1989.

Table IV

DELINQUENT LOANS
(California State Chartered)



	1985	1986	1987	1988	1989
30-89 Days Past Due	1482.8	1434.5	1853	1330.8	1404.2
90 Days Past Due*	1639.9	1625.2	1915.7	1488.3	1341.9
Total Loans Past Due	3122.7	3060.7	3768.7	2807.9	2746.1
90 Day as % of Loans	3.06	2.78	3.19	2.46	2.04
Past Due % of Loans	5.85	5.2	5.95	4.7	4.17

* Includes nonaccruals.

The assets of Foreign Banking corporations under our supervision increased 4.5% during the year to stand at $77.1 billion. Approximately 63% of the total bank assets we regulate are foreign controlled.

Table V

ASSETS OF FOREIGN BANKING CORPORATIONS
(California State Chartered)

	1985	1986	1987	1988	1989
Total Assets	$49.321	$61.711	$68.277	$73.799	$77.079

In our view, the outlook for state-chartered banks in the coming year is positive, even though there will be challenges facing them on several fronts. Problems the banks will face are national in scope and include loan problems such as LDC, LBOS and problem RE. The activation of trigger laws in 1991-1992 making nationwide interstate banking possible is yet another development that might

impact California banks. The changed requirements due to the recent adoption of the Risk Based Capital requirements will also impact certain of our banks. There will be continued competition from the non banking sectors of the financial services industry, and a continuing shake out of the thrift industry.

California's economy is strong, diverse and healthy, continues to grow, and is served by a balanced banking structure. We are now the 6th largest economy in the world, and expect to be the 4th largest by the turn of the century. The strength of our economy has contributed to our banks' success, and our banks can, in turn, look forward to continuing the mutually beneficial relationship with the state's economy in 1990.

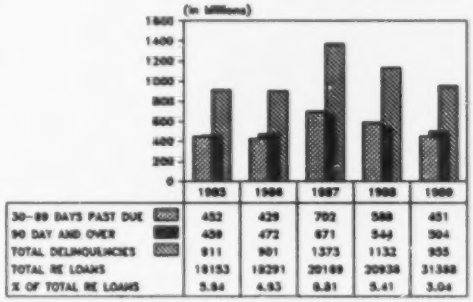
REAL ESTATE LOANS

Recent media attention has focused on the weakening real estate markets in several areas of the nation, notably in the Northeast and Southwest regions of the country. Consequently, non performing real estate loans mushroomed into an issue of national concern in 1989. With many people expecting a softness to continue throughout 1990 in most regional real estate markets, this component of the loan portfolio will likely continue to receive the attention of analysts and regulators as well as the general public.

We are pleased to report that state chartered banks in California, on an overall basis, do not share the same problems in their real estate portfolio as do banks in many other parts of the country. The overall condition of California's state chartered banks' real estate portfolio is satisfactory as shown by Table VI. A particular fact to be noted is that real estate delinquencies in 1989 are, in fact, lower than they were previously.

Table VI

REAL ESTATE DELINQUENCIES
(California State Chartered Banks)



	1985	1986	1987	1988	1989
30-89 DAYS PAST DUE	452	429	702	588	451
90 DAY AND OVER	459	472	671	544	504
TOTAL DELINQUENCIES	911	901	1373	1132	955
TOTAL RE LOANS	18153	18291	20189	20938	31388
% OF TOTAL RE LOANS	5.84	4.93	6.81	5.41	3.04

Table VII

REAL ESTATE LOANS

RANK	STATE	AMOUNT (In Millions)	PERCENT NON PERFORMING
1	Arizona	7,466	11.8
2	Texas	29,954	10.3
3	Massachussets	31,305	6.9
4	Connecticut	15,347	6.1
5	Alaska	647	5.3
9	New York	103,872	4.1
31	California	104,778	1.7

Source: FDIC'S Quarterly Banking Profile, 4th Quarter 1989.

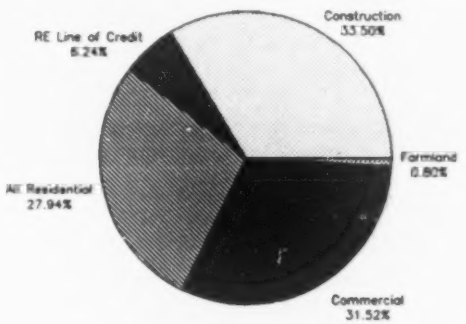
Table VII also shows the generally healthy nature of the real estate portfolio in California. California leads the nation in terms of volume for real estate related loans. However, it is only 31st in terms of non performing real estate loans. Non performing real estate loans are

defined as loans that are delinquent greater than 90 days, or are on non accrual.

The amount of real estate loans shown in Table VII are for all California banks (state chartered as well as national). If we consider the non performing real estate loan ratio for state chartered banks alone, the ratio is 1.6%, slightly below the ratio for all California banks. Based upon the above factors, we do not believe that the real estate problem in California is of the same magnitude as it may be in many other parts of the country. However, we have begun to closely track the growth in real estate lending, as well as the delinquencies at state chartered banks, and will take steps as appropriate to address any future problems.

We would encourage the Board of Directors of each bank to take this opportunity to review, assess and modify where necessary, their bank's loan underwriting standards, appraisal policy and collection practices.

REAL ESTATE LOAN BREAKDOWN
(California State Chartered Banks)



REAL ESTATE INVESTMENT POWERS FOR BANKS

The California experience with expanded bank powers in the area of real estate investment and development also continues to be good. The California Legislature has provided the Banking Department with an approval procedure that allows us to deny the activity to banks under certain conditions. The law also contains concentration limits that control a bank's exposure. To further assure safe and sound operation of this activity, the Department has instituted a detailed reporting and examination process.

The table below sets out the growth in this activity over the past few years, and we believe demonstrates conservative usage by our licensees.

REAL ESTATE INVESTMENTS MADE UNDER SECTION 751.3
(IN $ MILLIONS)

	ALL STATE BANKS		BANKS UTILIZING REAL ESTATE POWERS			
DATE	#BANKS	TOTAL $ASSETS	#BANKS	TOTAL $ASSETS	TOTAL $INVESTED	%OF ASSETS INVESTED
06-30-85	287	77,066	47	N/A	49.7	N/A
12-31-86	287	92,402	63	10,000	99.9	.99
09-30-87	280	90,044	69	N/A	127.5	N/A
12-31-87	279	91,243	69	N/A	167.0	N/A
06-30-88	276	93,957	70	24,818	207.3	.84
12-31-88	270	94,494	75	38,869	243.5	.68
06-30-89	270	96,722	77	42,665	268.4	.63
12-31-89	267	101,624	73*	34,801	338.0	.97

* Year-end 1989 figures revised to exclude inactive 751.3 subsidiaries.

INSURANCE POWERS FOR BANKS

Since the passage of Proposition 103, there has been no stampede to institute a wide array of insurance activities. Those banks that had previously engaged in the sale of credit related insurance appear to be

continuing with that product. A few have filed applications with the Department of Insurance to expand their sales activities.

The Department of Insurance has notified us of 20 banks that have received post Proposition 103 licenses, and another 8 applications are pending. Of those licensed, 19 hold life and disability licenses and 14 hold a fire and casualty license.

Some of the banks have begun engaging in the sale of single premium annuity policies, while others are selling homeowners, commercial building, and mortgage life insurance. The Department has begun to track this activity through a schedule on the quarterly Report of Condition.

PROBLEM BANKS AND CLOSURES

The following table shows the number of closures of California banks over the past several years:

BANK CLOSURES SINCE 1982
($ AMOUNTS IN MILLIONS OF DEPOSITS)

Calendar Year	California Banks								All U.S.	
	State		National		Total		Aggreg.		Year	Aggreg.
	#	$Amt	#	$Amt	#	$Amt	#	$Amt	#	#
1982	1	9	1	42	2	51	2	51	42	42
1983	4	341	1	45	5	386	7	437	48	90
1984	5	297	1	78	6	375	13	812	79	169
1985	8	204	1	42	7	246	20	1058	120	289
1986	2	110	5	148	7	258	27	1316	138	427
1987	5	215	2	18	7	233	34	1549	184	611
1988	0		1	25	1	25	35	1574	200	811
1989	1	28	0		1	28	36	1600	206	1017
	24	1202	12	398	36	1600				

During the year one bank and two trust companies were closed by the Department. No bank had failed since October 1987, and there had been no trust company failures since 1976.

United Security Trust Company, Santa Barbara, was closed on February 24, 1989. Most of the trust accounts of the failed institution were acquired by Bank of A. Levy, Ventura, allowing those trust customers to continue to be serviced with a minimum of interruption. The Superintendent of Banks appointed Mr. Ronald Coleman as Special Deputy in charge of the liquidation, and the remainder of the business and assets of the company are still being liquidated.

First Independent Trust Company, Sacramento, was closed on May 19, 1989. In addition to engaging in conventional trust business, this company engaged in the business of soliciting and receiving funds for so-called "trust rate accounts". These funds were used for the making of student loans, and the sale of such loans in the secondary market. At the date the company was closed, the company maintained approximately 1470 trust rate accounts holding student loans with a face value of approximately $27 million. The sale or transfer to successor trustees of most of the conventional trust accounts has been accomplished. However, the Department has encountered significant problems with the trust rate accounts because of the alleged failure of the company to pay origination fees to the United States Department of Education and other deficiencies. Currently, the Department is proceeding with the liquidation, and has retained expert consultants and counsel to assist in the process.

United Community Bank, Westlake Village, was closed on December 20, 1989. After taking possession of the property and business of the bank, the Superintendent appointed the Federal Deposit Insurance Corporation as receiver. Upon becoming receiver, the FDIC transferred all the deposits and certain assets of the failed institution to Olympic National Bank

in a purchase and assumption transaction, thus permitting customers to continue their banking business with a minimum of interruption.

The number of problem banks at year end declined to 17, the lowest point since 1983.

JUNK BONDS

To address concerns over the extent and value of junk bonds in the portfolios of our licensees, the Department surveyed all state chartered banks during early 1990. The responses received disclosed only one bank with any material amount of such instruments in their portfolio. That bank has been contacted to determine what steps they will be taking to reduce their exposure in these investments.

DEPARTMENT OPERATIONS

EXAMINATION

The Department has continued to meet its statutory mandate to examine all banks within a two year period. However, we strive to examine all banks more frequently, and take special care to assure that problem banks are examined at least annually. As noted in previous reports, we continue to maintain informal arrangements with the Federal Regulatory Agencies to conduct examinations of non-problem banks on an alternate year basis. During 1989, over 75% of the banks were examined by one of the regulatory agencies. The Department by itself examined over 55% of our banks. These percentages are down from 91% and 60% in 1988, largely due to the fact that the FDIC devoted a great deal of time to the S&L crisis, and we expended an inordinate amount of time in the liquidation of a trust company. However, banks considered problems were all examined by us, as were all billion dollar plus banks.

Additionally, we are continuing to increase our analytical capabilities through computer usage, and are monitoring banks to track performance and growth trends for anticipatory and preventive purposes.

TECHNOLOGY

The Department is continuing to increase its computer capabilities, and can now link to the FDIC database in Washington, D.C. This greatly improves our informational capabilities. We have acquired additional computer equipment and software for use by our Financial Analysis Unit, enabling us to expand our analytical functions. We are also in the final stages of implementing an internal data base encompassing all of our licensees, which will greatly assist us in our supervisory activities.

Additionally, we have preliminary approval to acquire 50 laptop computers for use by field examiners. This, we believe will enable examiners in the field to generate examination reports electronically, and to communicate information to our regional offices electronically. Ultimately we anticipate this will save examiner hours, and produce a more timely and informative reporting mechanism.

SOCIETY OF FINANCIAL EXAMINERS

The Society of Financial Examiners was established in 1973 as a professional organization for examiners and regulatory personnel who supervise the safety and soundness of financial institutions. Focusing on "professionalism in the public interest", the Society has grown to over 2,000 members, 62 of whom are from the California State Banking Department.

The Society tests for and awards two nationally recognized designations, Accredited Financial Examiner (AFE) and Certified Financial Examiner (CFE). The Society sponsors annual seminars, publishes a quarterly journal and a monthly newsletter with topics designed to keep members current in the field of financial examination. General membership is open to individuals who are, or have been, financial examiners.

PERSONNEL

At calendar year end 1989, the Department had an authorized complement of 197.5 positions. A breakdown by category is given below.

	Authorized	Filled
Deputies, Assistant Deputies & Senior Administrators	18	18
Bank Examiners	124	113
Attorneys	10	7
Analysts, Accountants, Personnel Assistants & Others	45.5	42.5
Total	197.5	180.5

ASSESSMENT

The Department is a self-sustaining agency and, as such, is not supported by general tax revenues. The programs of the Department are financed by the Banking Fund which is supported by assessments of state chartered banks, foreign banking corporations, trust companies, issuers of money orders and travelers checks, and from fees generated by specific services.

The Department has over the years adjusted the assessment rate on an annual basis to reflect actual expenses incurred, and to maintain a prudent reserve in the banking fund. Any savings by way of reduced expenses, etc. has led to a reduction in the following year's assessment. The Department's assessments have always been well below the maximum permissible under the statutes as the table below shows. The assessment rate for 1989 was set at $1.37 per thousand dollars of assets. The maximum allowable rate by statute has been at $2.20 per thousand since 1978.

STATE BANKING FUND ASSESSMENT RATE

FISCAL YEAR	BASE ASSESSMENT RATE	ASSESSED RATE AS A % OF STATUTORY MAXIMUM	TOTAL ASSESSMENT ($000)
1980	.90	41	3,837
1981	.92	42	4,635
1982	.88	40	4,912
1983	1.14	52	6,891
1984	1.05	48	6,836
1985	1.39	63	9,032
1986	1.15	52	9,981
1987	1.01	46	9,748
1988	.94	43	9,783
1989	1.37	62	14,027

The increase in the base rate for fiscal year 1989 was due to a number of factors: the fire at our Los Angeles office resulting in massive clean-up costs, a relocation of the office and replacement of equipment, the closure of two trust companies and related liquidation expense, and increased salaries negotiated by the employees and their unions.

MONEY TRANSMITTERS PROGRAM

The Department has actively worked to enhance the regulation of transmitters of money abroad over the past two years. A Departmental task force headed by Deputy Superintendent Sharon Dunlavey was instrumental in identifying areas of the existing law that required change. As noted earlier, AB 1461 passed the Legislature in 1989 and was signed into law by Governor Deukmejian.

Six positions for the required additional supervision and enforcement duties were provided by the bill. A new Money Transmitters Division was created within the Department and Senior Bank Examiner Arlene Rutherford was promoted to Deputy Superintendent of Banks to manage the program.

* * * * * * * * * * * * * * * * * *

SUPERINTENDENTS OF BANKS

Name	Date of Taking Office
ALDEN ANDERSON	July 1, 1909
W.R. WILLIAMS	February 20, 1911
CHARLES F. STERN	December 1, 1918
JONATHAN S. DODGE	June 20, 1921
JOHN FRANKLIN JOHNSON	February 1, 1923
WILL C. WOOD	January 29, 1927
ALBERT A ROSENSHINE	November 21, 1929
WILL C. WOOD	March 30, 1930
EDWARD RAINEY	January 6, 1931
FRIEND WM. RICHARDSON	July 19, 1934
F. W. WILSON	January 9, 1939
WILLIAM J. MURPHY	March 4, 1940
GEORGE J. KNOX	May 29, 1940
BENJAMIN C. CORLETT	March 1, 1943
MAURICE C. SPARLING	December 9, 1945
WILLIAM A. BURKETT	August 1, 1955
WILLIAM J. MURPHY	February 1, 1959
JOHN A. O'KANE	May 8, 1962
JAMES M. HALL	February 9, 1967
JOHN A. SHERMAN	January 26, 1970
DONALD E. PEARSON	June 1, 1970
CARL J. SCHMITT	November 5, 1975
JACK L. TAUFER	September 1, 1978
MARY ANN GRAVES	June 1, 1979
MORTON R. MICHAELS	August 23, 1979
RICHARD M. DOMINGUEZ	April 1, 1980
HAROLD D. DOYLE	January 3, 1983
LOUIS CARTER	May 2, 1983
HAROLD D. DOYLE	February 17, 1987
HOWARD GOULD	April 1, 1987
HAROLD D. DOYLE	March 13, 1989
JAMES E. GILLERAN	July 5, 1989

Note: The year 1878 marks the advent of actual banking supervision in California. In that year, an act was passed creating a three-man Board of Bank Commissioners and placing under its jurisdiction "every savings bank and banking company incorporated under the laws of this state, or any other state or country and doing business in this state". In 1909, the Bank Act was passed, creating the State Banking Department as it exists today, with the Superintendent of Banks appointed by the Governor for a term of four years. This was changed in 1911 to provide that the Superintendent hold office "at the pleasure of the Governor".

STAFF OF THE STATE BANKING DEPARTMENT

AS OF DECEMBER 31, 1989

ADMINISTRATION

NAME AND POSITION	COMPENSATION PER MONTH
EXECUTIVE AND ADMINISTRATIVE SERVICES	
James E.Gilleran Superintendent of Banks	7,543
Harold D. Doyle, Chief Deputy Superintendent of Banks	6,656
Stanley M. Cardenas Senior Deputy Superintendent of Banks	6,101
John R. Paulus, Deputy Superintendent of Banks, Office of Policy	4,912
Brian L. Walkup, Senior Staff Counsel	5,901
Phyllis A. Garrett, Staff Services Manager I	3,851
Eli I. Karam, Senior Accounting Officer	3,505
Bernice Scarborough, Training Officer I	3,505
Purigali K. Prakash, Bank Examiner	3,510
Robbin A. Kleinsorge, Associate Governmental Program Analyst	3,049
Nadine F. Young, Staff Services Analyst	2,774
Mary Ann Havens, Associate Information Systems Analyst	3,049
Lorene F. Mirts, Staff Services Analyst	2,904
Joyce A. Matushenko, Personnel Assistant II	2,513
Tonya D. Jackson, Executive Secretary II	2,533
Jean M. Nosaka, Management Services Technician	2,211
Anna Yee, Management Services Technician	1,976
Laura Storniolo, Accountant I	2,256
L. Joann Osborne, Office Technician	2,027
Nina M. Gaetos, Office Technician	1,726
Rand N. Olwell, Office Assistant (Typ)	1,795
Robin L. Rogers, Office Assistant (Typ)	1,726
Jack D. Fowler, Office Assistant (Gen)	1,564
LEGAL AND LEGISLATIVE SERVICES	
James F. Carrig, Chief Counsel, C.E.A.	6,412
Diana H. Nishiura, Senior Staff Counsel (Los Angeles)	5,901
William G. Thompson, Senior Staff Counsel	5,632
Tony Lehtonen, Staff Counsel	5,066
Thomas M. Loughran, Staff Counsel	4,838
Kenneth H. Sayre-Peterson, Staff Counsel	4,838
Robert E. Thomas, Staff Counsel	4,774
Mamerta S. Alano, Senior Typist Legal (Los Angeles)	2,458
Leticia Argumedo, Senior Typist Legal (Los Angeles)	2,353
Leonida C. Asuncion, Senior Typist Legal	2,458
Aile E. Adriano, Senior Typist Legal	2,350
Agnes R. Cabauatan, Senior Typist Legal	2,353
Irene D. Kukkola, Senior Typist Legal	2,458

LICENSING AND SPECIAL PROGRAMS

Richard R. Ogawa, Assistant Deputy Licensing & EDP	4,683
Roberta L. Libby, Associate Programmer Analyst	3,505
Patrick C. Carroll, Staff Services Analyst	2,846
Cari D. Rodriguez, Management Services Technician	2,211
Shirley S. Mak, Word Processing Technician	1,624
Meli T. Brown, Office Assistant (Typ)	1,565
G. Susana Lowery, Office Assistant (Typ)	1,299

SAN FRANCISCO REGIONAL OFFICE

John R. Fagundes, Deputy Superintendent of Banks, C.E.A. II	5,401
Paul D. Bowers, Supervising Bank Examiner	4,683
James E. Brodie, Supervising Bank Examiner	4,683
Thomas Fong, Bank Examiner IV (Sup)	4,438
Brian H. Yuen, Bank Examiner IV (Sup)	4,438
Alicia V. Adoc, Bank Examiner IV	4,438
Franklin Hom, Bank Examiner IV	3,856
Frank Horst, Bank Examiner IV	3,856
Khai LeCong, Bank Examiner IV	4,035
James J. O'Neill, Bank Examiner IV	4,438
John J. Peters, Bank Examiner IV	4,438
Owen M. Raven, Bank Examiner	3,856
Harland R. Ross, Bank Examiner IV	4,438
Arlene F. Rutherford, Bank Examiner IV (Local Agency)	4,438
Joan Tomlinson, Bank Examiner IV	3,856
Debie M. Abella, Bank Examiner	3,510
Terrance L. Andreski, Bank Examiner	3,192
James R. Bradshaw, Bank Examiner	3,510
Barbara K. Chow, Bank Examiner	3,510
Linda Y. Eng, Bank Examiner	3,672
Paul K. Fung, Bank Examiner	2,647
Edgar M. Gomez, Bank Examiner	3,192
Jane C. Killpack, Bank Examiner	3,672
Michael Y. Lim, Bank Examiner	3,192
Bertwin Louis, Bank Examiner	3,672
Ross J. Muramoto, Bank Examiner	3,192
Kristofer E. Olstead, Bank Examiner	3,510
Julio R. Prada, Bank Examiner	3,192
Frank J. Pult, Bank Examiner	3,672
Lynn A. Rutledge, Bank Examiner	3,510
Peter C. Sim, Bank Examiner	3,192
John R. Tullis, Bank Examiner	3,510
Helen K Vaughn, Bank Examiner (Local Agency)	3,672
Kelly P. Wong, Bank Examiner	3,192
Diedri C. Youngblood, Bank Examiner	2,647
Frank S. Iwamoto, Management Services Technician	2,415
Claudia B. Nordendahl, Staff Services Analyst (Local Agency)	2,415
Terry J. Anderson, Office Technician	2,027
Barbara L. Curry, Office Technician	1,744
Carmelita F. Reyes, Word Processing Technician	1,860
R. Yvonne Malekzadeh, Office Assistant (Typ) (Local Agency)	1,624
Maureen K. Chenette, Office Assistant (Typ) (Local Agency)	1,565

SACRAMENTO REGIONAL OFFICE

Gene C. Kirkish, Deputy Superintendent of Banks, CEA I	4,912
Jerry C. Bertsch, Supervising Bank Examiner	4,683
Donald G. Williams, Bank Examiner IV (Sup)	4,438
David Bouterie, Bank Examiner IV	3,856
Donald H. Lake, Bank Examiner IV	3,856
Peter A. Van Hoecke, Bank Examiner IV	4,438
James A. Young, Bank Examiner IV	4,438
Lester E. Connor, Bank Examiner	3,510
Scott J. Harris, Bank Examiner	3,510
Deanne S. Hendricks, Bank Examiner	2,647
Mary J. Jones, Bank Examiner	3,192
George G. Neil, Bank Examiner	3,672
Lorraine C. Sapunar, Bank Examiner	3,672
William J. Shaw, Bank Examiner	3,192
Rosemarie Grenke, Office Technician	2,027
Elaine L. Wood, Office Technician	2,027
Elizabeth A. Sanchez, Office Assistant (Typ)	821

SAN DIEGO REGIONAL OFFICE

Sharon A. Dunlavey, Deputy Superintendent of Banks, C.E.A. I	4,912
Craig A. Carlson, Supervising Bank Examiner	4,683
William L. Doolittle, Bank Examiner IV (Sup)	4,229
Paul T. Crayton, Bank Examiner IV	3,672
Deborah J. Ford, Bank Examiner IV	3,672
John R. Hearold, Bank Examiner IV	4,438
William F. Betts, Bank Examiner	3,672
Michael J. Curran, Bank Examiner	3,192
John C. Epuna, Bank Examiner	3,352
Albert J. Marquez, Bank Examiner	3,192
Lynnette A. Myhre, Bank Examiner	3,192
John F. Scanlon, Bank Examiner	3,192
William G. Schott, Bank Examiner	3,510
Rosalyn S. Tomaszewski, Bank Examiner	3,510
Rita D. Kovara, Office Technician	2,027
Ruth A. Galindo, Office Assistant (Typ)	1,459

LOS ANGELES REGIONAL OFFICE

David L. Scott, Deputy Superintendent of Banks, C.E.A. II	5,401
William R. Adams, Supervising Bank Examiner-SD	4,683
Donald L. Grigsby, Supervising Bank Examiner	4,683
Francis H. Kallmeyer, Supervising Bank Examiner	4,683
Masanori P. Yamaguchi, Supervising Bank Examiner	4,683
Michael L. Kientz, Bank Examiner IV (Sup)	4,438
Florence P. Mirjahangir, Bank Examiner IV (Sup)	4,438
Willis J. Sheldon, Bank Examiner IV (Sup)	4,438
Bill F. Tom, Bank Examiner IV (Sup)	4,438
Paul A. Bialecki, Bank Exmainer IV	3,856
Adolfo Cabrera, Bank Examiner IV	3,680
Tak S. Chow, Bank Examiner IV	3,856

LOS ANGELES REGIONAL OFFICE - Continued

Arnold W. Erickson, Bank Examiner IV	4,438
Benedict I. Farias, Bank Exmainer IV	3,856
Lawlor G. Fong, Bank Examiner IV	3,685
Lyndia Fong, Bank Examiner IV	4,438
Margaret A. Kaplan, Bank Examiner IV	3,672
Debra L. Lewis, Bank Examiner	3,856
Nancy D. Marshall, Bank Examiner IV	4,438
Moises E. Nolasco, Bank Examiner IV	4,438
Clair V. Olson, Bank Examiner IV	4,438
George F. Otton, Bank Examiner IV	4,438
Joseph R. Phelon, Bank Examiner IV	4,438
Donald L. Shimizu, Bank Examiner IV	3,856
David B. Spainhour, Bank Exmainer IV	3,685
Bill Tsubota, Bank Examiner IV	4,438
Charlotte C. Uyeda, Bank Examiner IV	3,680
James L. Young, Bank Examiner IV	4,438
Kwaku Aboagye, Bank Examiner	2,647
Robert B. Abraham, Bank Examiner	3,672
Cathy J. Buchholz, Bank Examiner	3,352
Larry W. Bush, Bank Examiner	3,343
Scott D. Cameron, Bank Examiner	3,510
Annette L. Cheng, Bank Examiner	3,352
Gordon S. Clark, Bank Examiner	3,510
Frank M. Collins, Bank Examiner	3,510
Trace W. Ehrig, Bank Examiner	3,192
Mouna Faragallah, Bank Examiner	3,672
Stuart M. Feldstein, Bank Examiner	3,505
Susan L. Friedman, Bank Examiner	3,352
Sharon A. Hannaford, Bank Examiner	3,192
William M. Hoff, Bank Examiner	3,510
Betty N. Holmes, Bank Examiner	3,672
Gloria J. Hoskins, Bank Examiner	3,510
Donna H. Kim, Bank Examiner	2,647
Donald L. King, Bank Examiner	3,672
Victor L. Kuan, Bank Examiner	3,672
Linda C. Lee, Bank Examiner	3,352
Sandy Leong, Bank Examiner	3,510
Andrew Y. Low, Bank Examiner	3,352
David S. McElrea, Bank Examiner	3,352
Catherine M. Nahnsen-Robison, Bank Examiner	3,510
Robert L. Norvell, Bank Examiner	3,510
Daphne T. Porter, Bank Examiner	3,192
Shelly L. Randolph, Bank Examiner	3,352
Gerundio R. Reblando, Bank Examiner	3,505
John T. Ross, Bank Examiner	3,352
Judy A. Russell, Bank Examiner	3,352
Martha C. Sinnokrot, Bank Examiner	3,192
Freda Sato, Staff Services Analyst	2,904
Shirley B. LaGrone, Office Services Supervisor I	2,027
Jackie A. Gerwig, Office Technician	2,027
Doreen M. Guerra, Office Technician	1,932
Diana C Rivera, Word Processing Technician	1,860
Norma P. Flores, Office Assistant (Typ)	1,682

STATEMENT OF THE STATE BANKING DEPARTMENT FUND

Revenues and Expenditures for Fiscal Year 1989

Accumulated surplus, July 1, 1988		$6,744,897.23
Revenue:		
Assessment of banks	$9,362,429.15	
Assessment, travelers checks	99,752.00	
License fees (banks and branches)	67,930.00	
Proposed bank and branch applications	436,730.02	
Extraordinary services	10,390.00	
Interest from invested funds	718,993.95	
Income from sale of documents	8,220.00	
Miscellaneous revenue	1,105.34	
Total revenue		$10,705,550.46
Total resources		$17,450,447.69
Less Expenditures		
Salaries	$7,102,676.56	
Staff benefits	1,895,705.15	
Operating expenses and equipment	3,109,686.92	
Reimbursement	(131,237.53)	
Due from Local Agency Deposit Security	(251,345.00)	
Total expenditures		$11,725,486.10
Accumulated surplus, June 30, 1989		$ 5,724,961.59
Prior year appropriation adj. 87/88	$10,080.02	
Prior prior year appropration adj. 86/87	398.80	
Reappropration Item 2140-490 Office Automation	33,868.23	
Total adjustments		$ 44,347.05
Accumulated surplus, adjusted		$ 5,769,308.64

THE CALIFORNIA BANKING SYSTEM

STATE CHARTERED BANKS
STATEMENT OF ASSETS AND LIABILITIES
(Dollar Amounts in Thousands)

YEAR ENDING	12-31-85	12-31-86	12-31-87	12-31-88	12-31-89
NUMBER OF BANKS	285	287	279	270	267
ASSETS					
Cash and due from banks	$10,224.4	$14,390.2	$11,767.0	$13,832.2	$13,229.8
Securities	9,731.5	9,894.9	11,191.3	12,665.3	12,022.6
Loans (including unearned income)	53,587.6	58,818.1	60,022.1	59,787.8	65,858.6
Less: unearned income	(846.1)	(903.8)	(869.7)	(878.0)	(535.1)
Less: loan loss reserve	(672.4)	(808.7)	(1,493.1)	(1,328.9)	(1,263.1)
Federal funds sold	4,033.4	4,871.3	4,777.1	4,149.8	5,175.7
Direct lease financing	1,609.5	1,638.7	1,586.4	1,787.0	2,263.0
Bank premises, equipment, etc.	1,494.6	1,562.2	1,565.7	1,493.9	1,573.6
Other real estate owned	349.5	402.3	368.6	396.4	518.9
Customer liability under acceptances	845.2	739.2	636.8	562.7	668.2
Other assets	2,075.8	1,797.8	1,690.4	2,024.3	2,111.9
Total Assets	$82,433.0	$92,402.2	$91,242.6	$94,492.5	$101,624.1
LIABILITIES AND CAPITAL					
Demand deposits	$21,338.9	$27,395.1	$22,221.6	$24,083.2	$24,287.7
Time and savings deposits	44,151.1	47,924.9	50,292.3	51,378.5	56,981.2
Domestic deposits	65,490.0	75,320.0	72,513.9	75,461.7	81,268.9
Deposits in foreign offices	3,798.4	3,527.7	4,595.2	3,448.5	3,639.9
Total Deposits	69,288.4	78,847.7	77,109.1	78,910.2	84,908.8
Federal funds purchased	2,854.1	3,171.5	2,773.6	4,293.7	4,045.6
Other borrowings, including mortgages	1,968.0	1,690.5	2,645.9	2,489.2	2,718.6
Other liabilities, including acceptances	2,589.1	2,211.9	2,120.1	2,109.4	2,327.1
Capital notes	574.0	737.6	852.6	686.7	681.5
Equity capital	5,159.4	5,743.0	5,741.3	6,003.3	6,942.5
Total Liabilities and Capital	$82,433.0	$92,402.2	$91,242.6	$94,492.5	$101,624.1
MEMORANDUM					
Commercial & other loans	$26,352.4	$27,886.7	$26,775.3	$26,561.2	$24,893.4
Real estate loans *	16,152.6	18,290.8	20,169.2	20,936.5	$31,367.6
Loans to individuals	11,082.6	12,640.6	13,077.6	12,290.1	$9,597.6
Total Loans	$53,587.6	$58,818.1	$60,022.1	$59,787.8	$65,858.6

* The increase in real estate loans between 1988 -1989 is due to the inclusion in 1989 of loans secured by junior liens, (home equity lines of credit, etc.).

STATE CHARTERED BANKS
STATEMENT OF DELINQUENT LOANS
(Dollar Amounts in Millions)

YEAR ENDING	12-31-85	12-31-86	12-31-87	12-31-88	12-31-89
NUMBER OF BANKS	285	287	279	270	267
DELINQUENT LOANS (30 to 89 days)					
Commercial & Other Loans	$836.8	$802.6	$727.7	$593.9	902.3
Real Estate Loans	452.3	429.3	701.9	588.0	451.1
Loans to Individuals	203.7	202.6	223.4	157.7	50.8
Total 30-89 Days Delinquent	$1,492.8	$1,434.5	$1,653.0	$1,339.6	$1,404.2
(90 days and over)					
Commercial & Other Loans	$1,078.6	$1,047.8	$1,136.9	$850.0	$709.4
Real Estate Loans	458.5	472.1	671.4	543.7	504
Loans to Individuals	102.8	106.3	107.4	74.6	128.5
Total 90 days and over delinquent	$1,639.9	$1,626.2	$1,915.7	$1,468.3	$1,341.9
(Delinquent Recap)					
Commercial & Other Loans	$1,915.4	$1,850.4	$1,854.6	$1,443.9	$1,611.7
Real Estate Loans	910.8	901.4	1,373.3	1,131.7	955.1
Loans to Individuals	306.5	308.9	330.8	232.3	179.3
Total delinquent loans	$3,132.7	$3,060.7	$3,568.7	$2,807.9	$2,746.1
TOTAL DELINQUENT LOANS AS A % OF RELEVANT LOAN CATEGORIES					
Commercial & Other Loans	8.23	7.49	6.76	4.98	6.47
Real Estate Loans	5.64	4.93	6.81	5.41	3.04
Loans to Individuals	2.77	2.44	2.53	1.89	1.87
Total Loans	5.85	5.20	5.95	4.70	4.17
Net Charge Offs/Loans					
California State-Chartered Banks	0.83	0.81	0.98	0.95	0.87
All California Banks	1.32	1.20	n/a	n/a	0.73
All U.S. Banks	0.82	0.94	0.89	1.14	1.12

STATE CHARTERED BANKS
STATEMENT OF INCOME AND EXPENSE
(Dollar Amounts in Millions)

YEAR ENDING	12-31-85	12-31-86	12-31-87	12-31-88	12-31-89
NUMBER OF BANKS	285	287	279	270	267
INTEREST EARNED					
Loans	$6,191.4	$5,992.6	$6,215.8	$5,815.9	$7,558.4
Leases	168.0	159.2	163.5	129.6	175.2
Federal funds sold	265.3	251.4	278.3	320.3	389.9
Securities	744.6	728.5	782.2	810.0	878.8
Bank balances	177.2	143.2	205.9	279.3	520.1
Total	$7,546.5	$7,274.9	$7,645.7	$7,355.1	$9,522.4
INTEREST EXPENSE					
Deposits	$3,599.2	$3,131.3	$3,017.4	$2,978.5	$3,947.6
Federal funds purchased	274.1	270.1	262.6	233.7	432.6
Borrowings	153.5	130.0	150.3	143.4	254.4
Capital notes	47.1	55.5	63.2	59.9	67.1
Total	$4,073.9	$3,586.9	$3,493.5	$3,415.5	$4,701.7
NET INTEREST INCOME	$3,472.6	$3,688.0	$4,152.2	$3,939.6	$4,820.7
NON-INTEREST EXPENSE					
Salaries and employee benefits	$1,652.4	$1,734.4	$1,877.8	$1,757.2	$2,024.4
Occupancy expense	573.6	597.9	654.0	599.8	681.0
Provision for loan losses	517.6	597.2	1,244.5	395.3	506.0
Other	1,136.2	1,237.9	1,350.9	1,238.6	1,353.1
Total	$3,879.8	$4,167.4	$5,127.2	$3,990.9	$4,564.5
NON-INTEREST INCOME					
Service charges on deposit accounts	$355.4	$379.5	$411.4	$396.0	$427.0
Other service charges, fees, etc.	220.5	259.0	278.6	333.8	365.0
Trust department	111.4	126.4	144.4	123.2	142.0
Other	319.0	539.7	383.5	366.2	430.0
Total	$1,006.3	$1,304.6	$1,217.9	$1,219.2	$1,364.0
OVERHEAD	$2,873.5	$2,862.8	$3,909.3	$2,771.7	$3,200.5
Net operating income	$599.1	$825.2	$242.9	$1,167.9	$1,620.2
Income taxes	(199.7)	(316.1)	(182.1)	(409.2)	(605.2)
Net securities gains (losses)	26.1	41.9	14.4	0.7	4.0
Extraordinary items	3.2	1.2	7.9	41.2	10.7
Net income	$428.7	$552.2	$83.1	$800.6	$1,029.7
Dividends	123.8	205.7	202.7	168.1	253.0
Memo: Number of banks operated at a loss	60	66	41	25	15

NATIONAL BANKS
STATEMENT OF ASSETS AND LIABILITIES
(Dollar Amounts in Millions)

YEAR ENDING	12-31-85	12-31-86	12-31-87	12-31-88	12-31-89
NUMBER OF BANKS	171	169	173	167	168
ASSETS					
Cash and due from banks	$30,291.0	$25,288.0	$20,838.0	$23,474.0	$24,127.0
Securities	10,422.0	11,676.0	14,123.0	15,340.0	12,470.0
Loans & leases (net of unearned income)	148,107.0	142,129.0	136,763.0	147,008.0	164,347.0
Less: loan loss reserve	(2,580.0)	(3,302.0)	(5,763.0)	(5,048.0)	(4,777.0)
Federal funds sold	4,650.0	5,667.0	7,585.0	6,398.0	5,454.0
Bank Premises, equipment, etc.	3,319.0	3,228.0	3,314.0	3,208.0	3,346.0
Other Real Estate Owned	777.0	982.0	883.0	1,003.0	1,044.0
Customer liability under acceptances	5,417.0	3,349.0	2,855.0	2,357.0	2,610.0
Other Assets	9,970.0	9,307.0	8,703.0	8,970.0	9,159.0
Total Assets	$210,373.0	$198,324.0	$189,301.0	$202,710.0	$217,780.0
LIABILITIES AND CAPITAL					
Demand deposits	$35,462.0	$40,905.0	$35,573.0	$38,195.0	$40,603.0
Time and savings Deposits	134,163.0	119,710.0	118,400.0	123,920.0	133,913.0
Total Deposits	169,625.0	160,615.0	153,973.0	162,115.0	174,516.0
Federal funds purchased	12,137.0	1[illegible]9.0	6,367.0	10,157.0	11,935.0
Other borrowings, including mortgages	6,226.0	6,[illegible].0	8,815.0	9,114.0	8,358.0
Other liabilities, including acceptances	10,563.0	8,8[illegible]	8,640.0	8,119.0	6,958.0
Capital notes	2,510.0	2,986.[illegible]	2,990.0	2,999.0	3,755.0
Equity capital	9,312.0	9,022.0	8,516.0	10,206.0	12,258.0
Total Liabilities and Capital	$210,373.0	$198,324.0	$189,301.0	$202,710.0	$217,780.0

NATIONAL BANKS
STATEMENT OF INCOME AND EXPENSE
(Dollar Amounts in Millions)

YEAR ENDING	12-31-85	12-31-86	12-31-87	12-31-88	12-31-89
NUMBER OF BANKS	171	169	173	167	168
INTEREST EARNED					
Loans	$16,653.0	$14,459.0	$13,275.0	$14,440.0	$17,512.0
Leases	387.0	325.0	309.0	327.0	353.0
Federal funds sold	501.0	380.0	533.0	639.0	668.0
Securities	1,315.0	1,380.0	1,413.0	1,505.0	1,624.0
Bank balances	1,332.0	856.0	683.0	598.0	539.0
Total	$20,188.0	$17,400.0	$16,213.0	$17,509.0	$20,696.0
INTEREST EXPENSE					
Deposits	$11,317.0	$8,810.0	$7,459.0	$7,593.0	$9,191.0
Federal funds purchased	850.0	728.0	638.0	871.0	1,375.0
Borrowings	536.0	504.0	714.0	811.0	1,064.0
Capital notes	157.0	205.0	227.0	249.0	319.0
Total	$12,860.0	$10,247.0	$9,038.0	$9,524.0	$11,949.0
NET INTEREST INCOME	$7,328.0	$7,153.0	$7,175.0	$7,985.0	$8,747.0
NON-INTEREST EXPENSE					
Salaries and employee benefits	$3,741.0	$3,755.0	$3,756.0	$3,641.0	$3,733.0
Occupancy expense	1,396.0	1,434.0	1,470.0	1,442.0	1,461.0
Provision for loan losses	2,955.0	2,678.0	3,663.0	1,244.0	1,319.0
Other	2,430.0	2,393.0	2,619.0	2,817.0	3,253.0
Total	$10,522.0	$10,265.0	$11,508.0	$9,144.0	$9,766.0
NON-INTEREST INCOME					
Service chares on deposit accounts	$652.0	$681.0	$786.0	$959.0	$1,073.0
Trust department	297.0	303.0	360.0	346.0	413.0
Other	2,324.0	2,454.0	2,463.0	2,758.0	3,390.0
Total	$3,273.0	$3,438.0	$3,609.0	$4,063.0	$4,876.0
OVERHEAD	$7,249.0	$6,827.0	$7,899.0	$5,081.0	$4,890.0
Net operating income	$79.0	$326.0	($724.0)	$2,904.0	$3,857.0
Income taxes	(181.0)	(355.0)	17.0	(1,162.0)	(1,494.0)
Net securities gains (Losses)	110.0	133.0	33.0	(8.0)	(11.0)
Extraordinary items	24.0	8.0	41.0	183.0	325.0
Net Income	$32.0	$112.0	($633.0)	$1,917.0	$2,677.0
Dividends	312.0	235.0	326.0	391.0	792.0

STATE CHARTERED BANK
OPERATING STATISTICS
(Dollar Amounts in Millions)

YEAR ENDING	12-31-85	12-31-86	12-31-87	12-31-88	12-31-89
NUMBER OF BANKS	285	287	279	270	267
OTHER DATA					
Average assets	$78,413.3	$87,417.6	$91,822.4	$92,867.6	$98,058.3
Average equity capital	4,955.2	5,451.2	5,742.2	5,872.3	6,472.9
Net loan losses	437.1	471.0	572.4	562.7	570.1
AS A % OF YEAR END LOANS					
Provision for loan losses	.98	1.03	2.10	.67	.77
Net loan losses	.83	.81	.97	.96	.87
Reserve for loan losses	1.27	1.40	2.52	2.26	1.93
AS A % OF AVERAGE ASSETS					
Net interest margin	4.43	4.22	4.52	4.24	4.92
Overhead	3.66	3.27	4.26	2.98	3.26
Net operating income	.76	.94	.26	1.26	1.65
Net income	.55	.63	.09	.86	1.05
Salaries and employee benefits	2.11	1.98	2.05	1.89	2.06
AS A % OF AVERAGE EQUITY CAPITAL					
Net income	8.65	10.13	1.45	13.63	15.91
OTHER RATIOS					
Equity capital to total assets	6.26	6.22	6.29	6.35	6.83
Loans to deposits	76.12	73.45	76.71	74.65	79.93
Dividend payout to net income	28.88	37.25	243.92	21.00	24.57
BRANCH DATA					
Number of state banks	285	287	279	270	267
Number of state branches (domestic)	1,662	1,666	1,683	1,602	1,618
(foreign)	20	20	21	21	20
Total state banking offices	1,967	1,973	1,983	1,893	1,905
Number of national banks	171	169	173	167	168
Number of national branches (domestic)	2,682	2,542	2,528	2,505	2,520
(foreign)	113	98	89	88	85
Total domestic offices	4,800	4,664	4,663	4,544	4,573
Total offices	4,933	4,782	4,773	4,653	4,678
California population (estimated)	26,365,000	26,980,800	27,662,900	28,662,000	29,063,000
Population per banking office	5,500	5,800	5,900	6,300	6,400
STATE BANKING DEPARTMENT STAFF:					
Authorized	182.0	184.5	186.5	193.5	197.5
Actual	171.6	168.7	178.5	187.5	180.0

NOTES:

(1) Above figures relate to domestic and foreign banking operations

(2) Average assets and average equity capital are the average of year end figures for the current year and one year previous

TOTAL ASSETS, TOTAL DEPOSITS AND TOTAL CAPITAL
OF THE 25 LARGEST CALIFORNIA BANKS
RANKED BY TOTAL ASSETS
AS OF DECEMBER 31, 1989
(In Thousands of Dollars)

Rank in State	Name of Bank	Total Assets	Percent of Total	Cumulative Percent	Total Deposits	Total Capital
1	Bank of America, N.T. & S.A.	$86,712,000	27.15%	27.15%	$73,295,000	$4,414,000
2	Security Pacific National Bank	54,313,683	17.00%	44.15%	40,597,338	2,653,816
3	Wells Fargo Bank, N.A.	45,555,858	14.26%	58.42%	36,462,605	2,947,135
4	First Interstate Bank of California	21,228,507	6.65%	65.06%	17,849,795	1,037,785
5	Union Bank*	15,375,629	4.81%	69.88%	11,637,088	928,989
6	The Bank of California, N.A.*	7,897,834	2.47%	72.35%	5,307,898	418,623
7	Sanwa Bank California*	6,918,322	2.17%	74.51%	5,564,162	516,002
8	City National Bank	4,696,685	1.47%	75.98%	3,855,866	270,335
9	The Sumitomo Bank of California*	4,400,655	1.38%	77.36%	3,378,390	232,605
10	Imperial Bank	2,914,163	0.91%	78.27%	2,512,238	163,074
11	Bank of the West*	1,912,098	0.60%	78.87%	1,618,194	115,223
12	Household Bank, N.A.	1,814,274	0.57%	79.44%	2,366	292,214
13	San Diego Trust & Savings Bank	1,474,915	0.46%	79.90%	1,343,063	96,543
14	Mitsui Manufacturers Bank*	1,346,558	0.42%	80.32%	1,177,787	123,305
15	Westamerica Bank, N.A.	1,343,415	0.42%	80.75%	1,233,418	74,647
16	Community Bank	1,321,839	0.41%	81.16%	993,693	85,712
17	Farmers and Merchants Bank of Long Beach	1,238,270	0.39%	81.55%	836,360	200,037
18	Tokai Bank of California*	1,127,179	0.35%	81.90%	989,241	102,329
19	Central Bank	1,093,615	0.34%	82.24%	909,385	16,946
20	Pacific Western Bank	1,057,831	0.33%	82.57%	953,876	77,183
21	First Los Angeles Bank*	1,036,213	0.32%	82.90%	955,061	69,594
22	American National Bank	955,392	0.30%	83.20%	884,324	57,870
23	Metrobank	898,279	0.28%	83.48%	799,901	53,183
24	First Interstate Bank, Ltd.	827,481	0.26%	83.74%	144,199	111,585
25	Santa Monica Bank	799,230	0.25%	83.99%	733,123	64,023
	Largest 25 banks	$268,259,925	83.99%	83.99%	$214,034,371	$15,122,758
	All other (410 banks)	51,144,622	16.01%	100.00%	45,390,065	4,078,162
	Total	$319,404,547	100.00%		$259,424,436	$19,200,920
	267 State Banks	$101,624,059	31.82%		$84,908,841	$6,942,526
	168 National Banks**	217,780,488	68.18%		174,515,595	12,258,394
	Total	$319,404,547	100.00%		$259,424,436	$19,200,920

* Subsidiary of foreign bank
** Does not include non-insured trust deposit companies.

SELECTED FINANCIAL INFORMATION - CALIFORNIA STATE CHARTERED BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Alliance Bank	Culver City	$ 45,033	$ 10,694	$ 33,811	$ 451	$ 42,403	$ 0	$ 2,300	$ 2,312	$ 135
Alvarado Bank	Richmond	48,853	8,659	39,624	705	46,627	669	1,151	2,506	(1,192)
America California Bank	San Francisco	57,431	12,797	42,402	785	50,564	0	6,082	3,136	750
American Bank & Trust Company	San Jose	59,741	14,866	42,837	537	54,772	0	2,749	3,237	(1,728)
American Commercial Bank	Ventura	83,546	34,201	47,062	325	75,858	0	7,162	4,261	1,359
American International Bank	Los Angeles	316,943	96,246	200,876	2,000	292,193	1,271	18,928	13,069	3,222
American Interstate Bank	Newport Beach	66,182	17,097	47,056	597	62,524	0	3,210	3,783	(722)
American Pacific State Bank	North Hollywood	190,362	62,985	121,252	2,071	174,932	880	12,319	11,079	1,955
American River Bank	Fair Oaks	45,911	11,363	33,627	265	39,334	0	5,660	2,853	867
American Valley Bank	El Cajon	105,645	19,059	83,577	974	99,247	0	6,021	6,884	1,102
Antelope Valley Bank	Lancaster	129,001	38,152	85,990	729	119,011	0	8,182	7,393	1,762
Bank Audi (California)	Los Angeles	71,038	16,391	53,629	224	57,624	6,131	6,199	2,438	329
Bank of Agriculture & Commerce	Stockton	115,703	39,719	69,134	1,059	104,598	668	7,026	4,627	1,108
Bank of Amador	Jackson	40,805	15,690	24,153	342	36,141	0	4,214	2,141	448
Bank of A. Levy	Ventura	605,780	185,161	396,790	5,200	540,643	4,147	41,532	31,522	6,082
Bank of Beverly Hills (The)	Beverly Hills	160,541	34,822	115,594	2,013	151,199	58	3,794	8,218	(1,020)
Bank of Canton of California	San Francisco	788,003	513,660	220,496	3,437	520,502	187,310	58,013	23,279	5,501
Bank of Commerce	San Diego	81,868	19,052	58,037	693	71,545	1,919	7,045	6,385	271
Bank of Coronado	Coronado	26,602	10,338	16,362	456	23,621	0	2,832	1,510	485
Bank of Encino	Encino	52,022	16,983	34,026	265	45,759	0	5,629	2,904	609
Bank of Fresno	Fresno	332,102	102,246	214,839	3,458	302,516	244	25,032	9,873	1,380
Bank of Granada Hills	Granada Hills	43,446	14,255	28,255	323	39,557	0	3,526	2,479	740
Bank of Hayward	Hayward	17,592	6,177	11,053	120	14,405	0	3,055	449	(739)
Bank of Hemet (The)	Hemet	103,208	21,095	80,586	597	94,377	0	7,904	5,736	1,673
Bank of Hollywood (The)	Hollywood	68,459	17,029	50,464	469	60,460	0	7,570	4,077	1,018
Bank of Industry	City of Industry	241,428	90,352	146,012	1,460	218,734	4,343	16,349	11,103	2,808
Bank of La Costa	Carlsbad	27,036	8,730	17,825	300	25,041	0	1,805	1,576	310
Bank of Livermore	Livermore	65,457	15,044	45,728	475	60,243	0	4,527	3,019	823
Bank of Los Angeles	West Hollywood	172,487	58,373	107,527	1,594	154,657	4,126	12,472	9,702	1,178
Bank of Monrovia	Monrovia	35,222	9,457	25,506	239	31,710	0	2,990	2,545	644

SELECTED FINANCIAL INFORMATION - CALIFORNIA STATE CHARTERED BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Bank of Montecito (The)	Montecito	$ 201,840	$ 59,718	$ 129,178	$ 1,308	$ 185,548	$ 573	$ 12,746	$ 10,885	$ 2,783
Bank of N.Y. Trust Co. of CA (The)	Los Angeles	28,981	21,924	0	0	10,975	0	16,324	1,296	1,142
Bank of Newport	Newport Beach	265,795	48,505	208,677	3,073	240,148	3,447	16,686	16,770	2,069
Bank of Oakland	Oakland	46,579	18,618	26,914	458	43,166	0	3,001	1,594	209
Bank of Orange County (The)	Fountain Valley	34,119	12,514	20,249	557	30,087	0	3,883	2,635	526
Bank of Petaluma	Petaluma	32,514	11,187	20,607	198	28,257	0	3,846	1,693	247
Bank of Pleasanton	Pleasanton	61,120	12,046	48,904	611	56,573	0	4,276	3,500	856
Bank of Rancho Bernardo (The)	San Diego	55,828	15,273	39,411	661	51,812	0	3,212	2,851	572
Bank of Rio Vista	Rio Vista	60,149	36,788	22,108	364	52,456	77	6,850	2,436	613
Bank of Salinas	Salinas	137,076	44,638	90,678	1,042	125,536	581	10,357	7,671	1,757
Bank of San Bernardino	San Bernardino	66,723	31,953	32,404	351	58,310	1,290	6,252	3,794	1,056
Bank of San Clemente	San Clemente	51,625	21,219	30,052	553	47,972	0	3,176	2,745	463
Bank of San Diego (The)	San Diego	156,521	36,175	115,433	1,642	143,410	1,220	10,594	8,730	1,407
Bank of San Francisco	San Francisco	330,147	58,239	256,160	4,178	306,533	1,206	19,699	15,509	2,672
Bank of San Pedro	San Pedro	177,106	36,298	121,595	1,473	154,532	6,037	10,540	9,968	1,516
Bank of San Ramon Valley (The)	San Ramon	60,659	15,247	44,731	588	54,673	2,000	3,738	3,420	902
Bank of Santa Clara	Santa Clara	137,421	38,708	94,765	641	127,249	0	9,135	6,522	1,531
Bank of Santa Maria	Santa Maria	157,392	34,050	114,047	1,150	141,160	3,905	10,587	7,977	1,319
Bank of Stockton	Stockton	645,263	192,542	438,006	19,443	577,308	8,318	55,285	32,970	7,365
Bank of the Orient	San Francisco	267,261	90,839	166,539	2,137	245,699	0	15,897	10,702	517
Bank of the Sierra	Porterville	101,795	23,139	74,003	728	94,377	0	6,682	5,713	1,236
Bank of the West	San Francisco	1,912,098	373,711	1,473,335	12,067	1,618,194	126,825	115,223	78,326	13,893
Bank of Trade	Los Angeles	155,950	46,245	104,406	1,555	143,479	0	10,383	7,945	738
Bank of Walnut Creek	Walnut Creek	111,339	20,103	89,950	1,294	102,296	0	7,634	6,793	1,402
Bank of Westminster	Westminster	62,252	10,416	45,635	508	54,648	2,762	3,939	2,888	555
Bank of Willits	Willits	52,388	23,969	27,425	335	46,600	48	5,519	2,314	710
Bank of Woodland	Woodland	91,340	30,118	59,080	1,200	83,096	0	7,032	4,457	1,041
Bank of Yorba Linda	Yorba Linda	32,258	8,425	23,089	345	29,617	0	2,449	2,166	293
Bay Area Bank	Redwood City	69,424	16,843	51,880	711	64,233	0	4,601	4,334	856
Bay Bank of Commerce	San Leandro	75,275	14,648	58,610	560	66,054	1,000	6,857	4,725	1,125

SELECTED FINANCIAL INFORMATION - CALIFORNIA STATE CHARTERED BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Borel Bank & Trust Company	San Mateo	$ 146,353	$ 35,571	$ 107,936	$ 1,566	$ 133,040	$ 0	$ 11,467	$ 8,532	$ 2,572
Borrego Springs Bank	Borrego Springs	24,399	8,539	15,459	288	21,834	0	2,268	1,540	333
Burlingame Bank & Trust Company	Burlingame	76,973	22,085	53,973	693	71,549	0	4,710	3,727	794
California Center Bank	Los Angeles	129,024	40,920	80,298	707	116,493	0	9,527	6,172	1,631
California Central Trust Bank Corp.	Irvine	154,362	152,511	0	0	131,429	0	21,907	7,342	997
California Commerce Bank	Los Angeles	514,839	260,632	240,932	3,628	463,714	13,949	33,034	21,486	4,230
California Korea Bank	Los Angeles	385,293	116,713	252,679	2,264	353,145	1,296	24,909	18,629	2,684
California Overseas Bank	Los Angeles	149,790	53,496	87,829	1,019	130,329	1,236	17,101	6,512	(620)
California Republic Bank	Bakersfield	524,095	170,094	334,025	4,211	476,343	8,053	35,342	29,445	7,030
California Security Bank	San Jose	45,075	8,648	35,675	383	41,791	0	3,002	2,500	632
California State Bank	Covina	251,890	71,779	155,548	2,010	216,892	4,464	28,244	14,500	3,615
California Valley Bank	Fresno	112,321	22,898	87,631	1,812	91,310	12,893	7,215	6,592	861
Camarillo Community Bank	Camarillo	59,148	17,167	39,743	463	52,970	1,073	4,748	3,028	721
Can. Imperial Bank of Commerce (CA)	Los Angeles	131,495	21,117	107,400	3,818	22	0	111,017	18,090	21,457
Capital Bank	Downey	104,611	15,833	84,410	752	95,606	500	8,007	8,193	1,423
Capital Bank of California	Los Angeles	294,091	74,111	211,803	2,049	270,260	0	21,422	19,090	2,530
Capital Bank of Carlsbad	Carlsbad	17,794	6,047	11,011	125	16,007	0	1,735	1,155	(33)
CapitolBank Sacramento	Sacramento	129,530	61,694	61,671	801	117,789	2,416	8,898	5,730	956
Cathay Bank	Los Angeles	559,906	115,554	417,578	3,784	500,129	2,363	50,337	27,139	9,149
Centennial Bank	Hayward	103,406	34,348	67,104	1,161	95,311	68	6,882	5,979	1,272
Central Bank	San Francisco	1,093,615	233,349	813,763	18,371	909,385	145,542	16,946	56,152	(22,850)
Central Sierra Bank	San Andreas	62,497	24,122	36,709	387	56,987	0	4,270	3,726	832
Century Bank	San Francisco	68,549	27,827	38,644	2,475	51,545	670	12,788	3,116	1,554
Cerritos Valley Bank	Norwalk	45,216	15,313	28,927	388	37,905	706	5,787	3,162	768
Charter Pacific Bank	Agoura Hills	69,289	19,726	44,755	506	62,570	0	5,194	4,736	1,115
Chino Valley Bank	Chino	472,756	114,521	347,593	5,037	429,932	8,766	31,922	27,824	7,844
Citizens Bank of Costa Mesa	Costa Mesa	129,798	39,343	86,383	876	115,071	1,299	12,516	8,296	2,104
Citizens Comm'l Trust & Savings Bank	Pasadena	126,327	62,855	58,539	491	115,368	0	8,828	6,404	1,157
Citizens State Bank of Santa Paula	Santa Paula	52,266	27,892	23,945	271	45,036	1,580	5,369	2,461	625
Citizens Western Bank	San Diego	34,829	21,039	11,044	231	31,655	357	2,660	2,197	289

SELECTED FINANCIAL INFORMATION - CALIFORNIA STATE CHARTERED BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
City Commerce Bank	Santa Barbara	$ 116,503	$ 26,576	$ 84,805	$ 795	$ 107,547	$ 0	$ 7,981	$ 6,494	$ 943
CivicBank of Commerce	Oakland	245,251	84,461	158,209	2,037	225,215	0	16,494	10,926	1,765
Clovis Community Bank	Clovis	63,563	19,744	40,940	774	57,560	0	5,192	3,915	872
Coast Bank	Long Beach	107,388	16,865	87,719	1,043	98,228	815	6,963	8,226	1,523
Coast Commercial Bank	Santa Cruz	103,581	31,148	68,821	872	95,492	0	7,236	5,967	1,553
Codding Bank of Rohnert Park	Rohnert Park	9,917	3,662	5,346	28	4,775	0	5,093	80	(227)
CommerceBank	Newport Beach	254,584	67,750	184,904	3,050	226,981	4,196	21,438	17,623	3,709
Commercial Bank of Fremont	Fremont	93,635	23,722	69,779	1,108	86,310	32	6,815	5,908	1,607
Commercial Bank of San Francisco	San Francisco	37,987	12,729	23,683	251	33,872	0	3,679	2,167	563
Commercial Center Bank	Santa Ana	305,205	122,694	173,055	2,688	250,845	0	48,251	14,638	5,213
Community Bank	Los Angeles	1,321,839	447,526	821,533	9,785	993,693	225,909	85,712	52,634	11,051
Community First Bank	Bakersfield	218,555	57,734	145,319	1,664	205,405	459	12,009	11,392	942
Concord Commercial Bank	Concord	48,183	12,576	35,052	486	42,285	48	5,179	2,812	429
Continental Pacific Bank	Vacaville	89,641	15,253	70,562	541	82,801	0	6,145	3,997	615
Corporate Bank	Santa Ana	93,076	14,203	74,095	1,234	82,300	0	6,804	5,865	1,282
County Bank of Merced	Merced	121,344	28,557	83,660	1,115	111,686	763	7,079	5,525	1,868
Cuyamaca Bank	Santee	42,076	7,934	31,823	322	38,386	0	3,110	2,592	234
Dai-Ichi Kangyo Bank of California	Los Angeles	530,986	294,606	231,452	2,183	445,781	43,346	27,325	14,629	4,469
DeAnza Bank	Sunnyvale	35,127	10,936	23,370	350	31,274	127	3,475	2,207	528
Desert Community Bank	Victorville	61,898	24,854	34,638	492	57,270	0	4,202	3,785	431
El Camino Bank	Anaheim	137,102	38,164	97,580	1,016	122,833	0	12,719	10,076	2,589
Eldorado Bank	Tustin	276,948	60,500	206,297	2,448	245,414	4,327	23,497	15,178	3,905
Exchange Bank	Santa Rosa	529,684	235,578	277,574	2,484	466,504	6,477	53,988	27,052	8,327
Far Western Bank	Tustin	215,266	183,208	17,885	8,558	196,062	1,448	15,629	17,516	1,849
Farmers & Merchants Bk of Central CA	Lodi	496,282	265,236	219,046	3,577	449,346	0	41,297	21,537	5,873
Farmers & Merchants Bk of Long Beach	Long Beach	1,238,270	838,112	380,630	19,166	836,360	189,487	200,037	55,502	25,361
Feather River State Bank	Yuba City	123,576	55,654	65,928	2,018	114,482	587	7,622	6,164	1,552
First American Bank	Rosemead	171,224	72,787	94,750	1,663	131,827	0	14,653	10,427	2,537
First American Trust Company	Santa Ana	33,836	30,504	0	0	25,085	0	7,498	2,268	1,348
First Bank of San Luis Obispo	San Luis Obispo	61,467	11,802	48,160	964	53,579	0	5,732	4,141	959

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SELECTED FINANCIAL INFORMATION - CALIFORNIA STATE CHARTERED BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
1st Business Bank	Los Angeles	$ 519,841	$ 291,494	$ 224,406	$ 7,110	$ 466,321	$ 11,901	$ 34,097	$ 20,850	$ 5,319
First Citizens Bank	Sherman Oaks	32,418	11,098	20,898	206	27,915	0	4,365	2,048	403
First Commercial Bank	Sacramento	338,430	106,384	221,304	2,398	309,171	105	22,837	20,096	5,174
First Community Bank of the Desert	Yucca Valley	48,557	9,118	30,005	450	41,806	1,135	4,596	2,677	535
First Credit Bank	West Hollywood	89,648	18,065	68,985	1,062	81,601	0	6,872	4,776	1,060
First Indo-American Bank	San Francisco	46,759	12,120	34,073	463	38,431	1,885	6,020	1,739	107
First International Bank	Chula Vista	40,266	11,637	26,719	573	36,393	0	3,633	2,909	586
First Interstate Bank of California	Los Angeles	21,228,507	6,207,762	14,256,722	337,710	17,849,795	1,150,245	1,037,785	1,031,680	271,745
First Interstate Bank, Ltd.	Los Angeles	827,481	732,185	2,838	0	144,199	464,880	111,585	7,043	25,746
First Interstate Central Bank	Calabasas	5,442	5,390	0	0	675	0	4,564	394	108
First La Mesa Bank	La Mesa	112,856	23,623	85,099	1,065	105,054	0	6,992	6,029	1,598
First Los Angeles Bank	Los Angeles	1,036,213	398,743	623,439	6,526	955,061	3,683	69,594	37,799	4,808
First Mountain Bank	Big Bear Lake	27,190	9,207	17,631	536	24,849	0	2,177	1,679	333
First Northern Bank of Dixon	Dixon	169,143	36,848	127,648	1,320	152,490	1,542	14,417	9,847	2,415
First Pacific Bank	Beverly Hills	118,434	26,030	82,503	1,321	111,737	781	3,928	4,703	55
First Regional Bank	Los Angeles	81,298	25,622	55,877	1,500	69,786	600	10,143	5,952	1,079
First State Bank of Southern CA	Santa Fe Springs	115,341	37,226	72,397	882	101,830	921	11,946	6,607	1,333
First State Bank of the Oaks	Thousand Oaks	147,228	63,978	80,501	1,007	130,206	1,833	12,095	8,948	1,610
First Trust Bank	Ontario	394,406	120,361	236,686	2,000	357,913	3,289	25,044	18,078	4,350
First Valley Bank	Lompoc	88,521	31,638	53,958	990	79,610	0	7,669	4,235	1,197
Foothill Bank	Mountain View	92,179	25,793	64,750	692	85,518	0	5,621	4,319	971
Foothill Independent Bank	Glendora	213,370	46,683	159,462	1,762	195,311	1,000	14,018	13,435	3,229
Franklin Bank	San Mateo	163,860	42,839	119,246	985	148,410	0	14,172	4,963	1,557
Fremont Bank	Fremont	226,345	30,322	180,678	2,760	211,812	156	12,184	11,882	1,669
Garfield Bank	Montebello	66,150	23,369	41,665	500	60,541	0	3,646	3,867	903
Gateway Western Bank	Beaumont	43,462	8,601	32,449	314	40,211	0	2,852	1,991	82
General Bank	Los Angeles	534,886	160,656	362,727	2,808	490,688	0	35,459	26,669	10,422
Gilmore Commercial & Savings Bank	Los Angeles	80,276	31,657	48,033	350	67,536	0	11,945	2,616	842
Golden Gate Bank	San Francisco	77,765	29,160	47,531	436	73,354	0	3,950	3,116	218
Golden Oak Bank	Oakhurst	24,536	7,606	16,259	241	22,892	0	1,447	1,456	469

SELECTED FINANCIAL INFORMATION - CALIFORNIA STATE CHARTERED BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Golden Pacific Bank	Ontario	$ 36,872	$ 8,137	$ 25,930	$ 261	$ 34,283	$ 0	$ 2,359	$ 1,706	$ 216
Great Valley Bank	Ceres	75,535	19,537	54,109	876	68,837	0	6,159	4,348	1,047
Grossmont Bank	La Mesa	325,430	75,982	239,355	2,242	283,995	1,327	33,132	20,884	5,401
Guaranty Bank of California	Los Angeles	19,282	8,449	10,657	268	18,119	0	962	1,206	533
Guardian Bank	Los Angeles	419,545	167,572	247,028	2,505	391,230	1,051	21,052	26,141	5,355
Hanmi Bank	Los Angeles	215,073	54,411	154,239	1,615	198,903	1,500	12,871	11,318	2,916
Harbor Bank	Long Beach	152,148	43,311	104,191	1,030	139,329	689	10,874	9,649	1,327
Harris Trust Company of California	Los Angeles	6,673	6,393	0	0	0	0	5,926	479	180
Heritage Oaks Bank	Paso Robles	44,167	16,208	26,197	977	39,789	181	2,778	2,830	455
Home Bank	Signal Hill	376,472	128,254	237,161	2,130	343,092	414	31,197	20,383	4,740
Humboldt Bank	Eureka	14,758	8,234	4,699	40	11,014	0	3,634	253	(491)
Imperial Bank	Inglewood	2,914,163	1,000,954	1,873,477	23,548	2,512,238	203,435	163,074	133,129	25,249
Independence Bank	Encino	639,753	172,231	403,922	3,500	578,111	9,318	45,810	28,058	1,091
Industrial Bank	Van Nuys	66,904	19,518	42,495	760	57,615	3,200	5,697	4,290	940
International Bank of California	Los Angeles	118,021	43,245	68,830	931	100,426	4,196	8,988	5,706	863
Kerman State Bank	Kerman	53,689	20,216	30,746	444	48,267	0	4,775	2,459	892
Kings River State Bank	Reedley	33,541	13,084	19,276	509	30,422	376	2,561	1,890	390
Kyowa Bank of California (The)	Los Angeles	108,231	34,089	72,966	847	85,792	0	17,381	5,082	1,879
La Jolla Bank & Trust Company	La Jolla	544,400	116,041	415,471	4,213	479,294	23,622	36,326	27,660	5,008
Lake Community Bank	Lakeport	40,950	10,122	29,933	306	36,712	1	3,849	2,051	491
Landmark Bank	La Habra	173,035	45,067	124,108	1,247	157,404	750	13,852	9,457	1,858
Liberty Bank	So. San Francisco	67,270	10,424	52,924	818	62,576	31	4,213	2,923	577
Madera Valley Bank	Madera	41,469	18,082	23,229	823	37,089	277	3,448	2,128	571
Manilabank California	Los Angeles	31,400	10,103	20,898	669	27,435	0	3,571	1,466	(76)
Marina State Bank	Marina del Rey	22,280	4,251	17,711	180	20,542	0	1,545	1,077	(236)
Mariners Bank	San Clemente	71,424	18,367	51,369	600	66,779	0	3,820	3,704	901
Maritime Bank of California	Los Angeles	53,043	27,724	23,746	211	47,212	1,000	4,285	2,803	184
Mechanics Bank of Richmond (The)	Richmond	584,570	301,816	268,008	3,421	501,193	9,642	65,845	26,684	5,990
Mercantile Bank	Sacramento	32,817	8,435	24,111	299	30,136	17	2,450	1,601	263
Merchant Bank of California (The)	Beverly Hills	64,633	17,156	45,901	482	63,026	8	1,269	2,630	(401)

SELECTED FINANCIAL INFORMATION - CALIFORNIA STATE CHARTERED BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Metrobank	Los Angeles	$ 898,279	$ 542,957	$ 311,525	$ 3,116	$ 799,901	$ 13,822	$ 53,183	$ 39,001	$ 5,650
Mid-Peninsula Bank	Palo Alto	67,104	20,340	45,983	620	58,171	0	8,550	3,452	810
Mid-State Bank	Arroyo Grande	660,561	187,018	418,513	6,320	572,854	19,967	56,507	33,155	11,405
Mid-Valley Bank	Red Bluff	36,546	15,230	19,757	280	33,401	93	2,769	1,878	519
Mitsui Manufacturers Bank	Los Angeles	1,346,558	328,433	992,257	23,248	1,177,787	28,214	123,305	71,548	4,501
Modesto Banking Company	Modesto	165,009	44,779	106,635	1,783	146,776	4,946	10,442	8,188	2,572
Monarch Bank	Laguna Niguel	57,336	13,339	42,449	849	51,450	1,953	3,058	2,634	248
Monterey County Bank	Monterey	34,153	14,224	18,771	389	31,872	0	1,851	2,029	200
Napa Valley Bank	Napa	380,457	91,783	272,681	3,405	351,900	350	24,211	19,709	4,250
North County Bank	Escondido	149,621	37,982	104,778	1,243	141,079	0	6,666	8,752	1,531
North Valley Bank	Redding	125,832	49,835	71,221	1,008	116,837	0	8,200	4,894	1,554
Oceanic Bank	San Francisco	62,753	26,488	34,520	215	50,165	0	11,595	2,448	398
Ojai Valley Bank	Ojai	33,888	7,943	25,172	158	30,701	0	2,957	2,129	498
OneCentral Bank	Glendale	76,713	19,278	55,713	1,183	68,360	0	5,429	6,551	1,138
Overland Bank	Temecula	77,117	24,218	51,227	479	71,524	0	4,451	4,601	709
Pacific Business Bank	Carson	58,341	19,314	36,172	479	51,739	348	5,655	3,057	377
Pacific Commerce Bank	Chula Vista	41,058	14,727	25,345	277	35,761	0	4,939	2,625	704
Pacific Heritage Bank	Torrance	107,561	30,328	73,690	459	98,122	0	7,515	6,089	2,388
Pacific Inland Bank	Anaheim	91,047	23,190	66,069	1,497	75,660	634	7,744	5,946	115
Pacific State Bank	Stockton	30,408	7,315	22,315	245	25,390	281	4,500	1,457	82
Pacific Western Bank	San Jose	1,057,831	223,380	804,592	10,192	953,876	5,517	77,183	60,278	13,658
Pan American Bank	Los Angeles	36,201	9,465	24,753	544	31,959	0	3,196	2,039	262
Peninsula Bank of Commerce	Millbrae	76,816	24,891	49,101	816	67,972	0	7,819	4,134	1,042
Peninsula Bank of San Diego	San Diego	184,558	55,555	122,536	1,301	171,470	855	11,198	8,346	1,803
Pioneer Bank	Fullerton	151,296	36,226	112,254	1,355	137,033	0	12,198	10,847	2,812
Placer Bank of Commerce	Roseville	39,600	11,335	27,194	485	37,701	81	1,455	1,833	30
Plaza Bank of Commerce	San Jose	486,215	137,023	341,594	4,247	441,823	200	38,493	30,735	8,924
Plumas Bank	Quincy	64,606	16,276	46,032	588	59,779	0	4,361	3,574	512
Premier Bank	Northridge	83,477	26,479	53,786	603	77,000	821	5,414	4,972	836
Rancho Bank	San Dimas	33,546	13,224	18,751	488	29,936	0	3,108	2,485	134

SELECTED FINANCIAL INFORMATION - CALIFORNIA STATE CHARTERED BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Redding Bank of Commerce	Redding	$ 85,461	$ 20,270	$ 63,694	$ 474	$ 77,462	$ 0	$ 7,418	$ 4,446	$ 1,616
Redwood Bank	San Francisco	126,248	39,091	85,435	1,356	118,579	0	6,598	6,060	259
Regency Bank	Fresno	79,212	16,816	55,220	628	72,482	0	5,590	3,593	1,314
Republic Bank	Torrance	183,724	23,704	152,618	2,017	167,583	0	13,850	12,310	2,058
River City Bank	Sacramento	367,737	94,060	246,838	2,441	341,817	0	21,665	16,579	4,070
Sacramento Commercial Bank	Sacramento	101,269	35,722	58,757	1,081	91,947	0	8,094	6,113	1,703
SafraBank (California)	Encino	92,925	20,527	68,192	672	83,523	0	7,521	3,860	449
San Benito Bank	Hollister	60,944	24,299	33,185	371	55,862	0	4,746	2,697	751
San Diego Trust & Savings Bank	San Diego	1,474,915	645,882	757,595	7,514	1,343,063	14,266	96,543	72,892	11,351
San Gabriel Valley Bank	El Monte	50,285	14,059	32,549	736	44,997	0	4,598	3,006	1,095
San Joaquin Bank	Bakersfield	63,389	21,253	40,343	694	57,620	140	5,189	3,320	473
Santa Barbara Bank & Trust	Santa Barbara	721,647	235,972	469,859	4,823	635,540	27,463	53,563	30,913	9,674
Santa Monica Bank	Santa Monica	799,230	251,499	533,703	5,757	733,123	0	64,023	39,113	12,804
Sanwa Bank California	San Francisco	6,918,322	1,957,612	4,731,065	83,154	5,564,162	742,014	516,002	253,904	14,342
Savings Bank of Mendocino County	Ukiah	266,637	150,453	111,864	2,481	241,977	0	22,817	9,990	3,127
Scott Valley Bank	Yreka	73,878	36,460	36,161	500	67,295	0	6,291	3,431	1,106
Scripps Bank	La Jolla	100,604	27,626	71,779	851	92,077	1,754	6,062	4,764	824
Security Pacific State Bank	Irvine	298,732	24,606	238,355	1,689	106,772	117,713	59,917	11,200	5,633
Seoul Bank of California	Los Angeles	46,975	19,726	25,701	100	38,464	0	8,338	1,938	(271)
Silicon Valley Bank	Santa Clara	439,433	153,193	286,026	5,500	412,023	0	24,579	24,643	7,016
Simi Valley Bank	Simi Valley	79,714	23,614	53,045	539	73,949	0	5,258	4,947	954
Sonoma Valley Bank	Sonoma	21,487	6,629	14,443	148	18,334	0	3,080	1,005	35
South Bay Bank	Torrance	116,601	22,141	86,640	1,050	106,116	0	8,877	6,690	1,849
Southern California Bank	Downey	368,976	93,014	266,352	2,628	323,627	16,082	27,190	19,741	3,651
State Bank of India (California)	Los Angeles	26,384	13,425	12,781	120	23,758	0	2,295	960	343
Sterling Bank	Los Angeles	127,122	44,511	70,702	953	112,921	250	8,142	7,387	1,104
Suisun Valley Bank	Fairfield	45,390	15,753	28,131	297	42,185	0	2,868	2,157	321
Sumitomo Bank of California (The)	San Francisco	4,400,655	947,650	3,398,626	69,904	3,378,390	719,659	232,605	162,240	33,980
Summit Bank	Oakland	61,323	19,915	40,640	776	54,778	0	6,247	4,270	1,006
Sunrise Bank of California	Roseville	161,453	55,239	103,411	1,608	145,156	0	10,639	8,622	1,906

SELECTED FINANCIAL INFORMATION - CALIFORNIA STATE CHARTERED BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Sunwest Bank	Tustin	$ 282,919	$ 48,766	$230,452	$ 2,769	$261,001	$ 593	$ 16,308	$ 16,874	$ 3,285
Tehama County Bank	Red Bluff	44,166	14,170	29,434	335	39,841	54	3,842	2,226	634
Timberline Community Bank	Yreka	42,971	14,263	26,499	225	39,465	0	3,339	2,320	407
Tokai Bank of California	Los Angeles	1,127,179	141,405	974,432	16,377	989,241	23,374	102,329	44,847	10,146
Torrey Pines Bank	Solana Beach	463,460	165,330	290,308	4,011	427,510	141	31,986	22,494	6,156
Trans-World Bank	Sherman Oaks	213,788	74,166	134,998	2,062	193,574	2,620	16,025	12,884	2,255
Tri-Counties Bank	Chico	354,181	102,110	229,716	2,267	322,047	586	25,899	13,675	3,242
Truckee River Bank	Truckee	121,494	23,910	91,021	2,501	112,473	153	4,798	7,030	1,133
Union Bank	San Francisco	15,375,629	3,333,464	11,481,395	289,294	11,637,088	2,052,064	928,989	722,121	138,926
Union Safe Deposit Bank	Stockton	495,063	164,465	315,932	6,794	456,792	1,410	32,868	22,219	5,765
United American Bank	Westminster	40,656	6,893	30,137	5	37,889	0	2,447	1,770	102
United Pacific Bank	Los Angeles	38,248	11,889	25,708	277	32,918	0	4,974	2,352	423
United Valley Bank	Farmersville	28,145	6,476	20,870	671	26,715	409	618	1,412	(1,242)
Upland Bank	Upland	55,078	12,606	41,088	404	50,107	0	4,506	3,975	787
U.S. Bank of California	Eureka	169,292	73,523	90,005	1,000	153,453	2,370	12,430	9,090	2,791
Valley Bank	Moreno Valley	59,279	30,681	25,877	240	53,513	0	5,239	3,607	1,293
Valley Commercial Bank	Stockton	29,444	5,969	21,843	249	27,710	0	1,400	1,652	140
Valley Independent Bank	El Centro	80,804	18,264	60,300	722	72,673	0	7,399	4,518	457
Vintage Bank (The)	Napa	36,830	11,295	23,470	405	33,233	0	3,184	1,970	397
Visalia Community Bank	Visalia	60,926	18,263	40,357	520	56,323	214	3,487	3,121	625
Warner Center Bank	Woodland Hills	65,586	21,096	44,246	636	58,276	0	6,858	4,638	1,107
Western Bank	Los Angeles	231,645	60,405	162,714	1,189	212,699	0	16,326	16,990	2,660
Western Community Bank	Corona	51,558	13,510	35,156	596	45,480	0	5,330	3,529	1,109
Western State Bank	Duarte	46,768	15,032	28,510	366	40,753	1,022	4,488	2,485	503
Westside Bank	Tracy	70,690	24,113	44,526	528	63,629	0	6,685	3,752	714
Wilshire State Bank	Los Angeles	78,230	15,776	60,211	695	70,481	0	6,449	5,577	1,256
Yosemite Bank	Mariposa	57,298	24,778	29,566	300	52,989	0	3,823	3,003	557

Liquid assets include cash and due from banks, securities, assets held in trading accounts, and federal funds sold and securities purchased under resale agreement.

Total loans are loans and leases, net of unearned income.

Borrowings include federal funds purchased and securities sold under resale agreement, other liabilities for borrowed money, demand notes issued to the U.S. Treasury and mortgage indebtedness.

SELECTED FINANCIAL INFORMATION - CALIFORNIA NATIONAL BANKS
(Amounts Rounded to Nearest Thousand)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Alameda First National Bank	Alameda	$217,749	$ 73,069	$138,321	$ 1,579	$196,804	$ 61	$ 19,358	$ 10,763	$ 2,369
American Commerce National Bank	Anaheim	122,611	44,374	76,259	829	114,146	0	6,864	5,914	1,435
American Independent Bank, N.A.	Gardena	20,438	5,448	14,674	240	18,078	0	2,269	1,415	147
American National Bank	Bakersfield	955,392	258,799	665,721	8,006	884,324	5,584	57,870	49,338	9,764
American West Bank, N.A.	Encino	62,816	19,294	42,866	385	55,488	0	7,124	3,443	576
Associates National Bank	Pleasanton	117,960	13,653	99,445	5,469	12,364	61,459	13,249	12,267	2,440
Avco National Bank	Irvine	1,562	1,166	176	36	0	0	1,551	770	398
Bank of America, N.T. & S.A.	San Francisco	86,712,000	18,701,000	65,118,000	3,017,000	73,295,000	4,332,000	4,414,000	3,572,000	1,050,000
Bank of Anaheim, N.A.	Anaheim	60,152	25,967	33,628	402	55,617	0	3,822	3,321	630
Bank of California, N.A. (The)	San Francisco	7,897,834	1,053,957	6,438,500	171,335	5,307,898	1,452,100	418,623	250,708	46,619
Bank of Commerce, N.A.	Auburn	50,946	16,513	31,876	472	44,923	0	5,686	2,859	339
Bank of Lake County, N.A	Lakeport	57,945	32,414	23,638	315	52,498	0	5,256	2,654	238
Bank of Lodi, N.A.	Lodi	74,053	18,729	52,257	594	67,691	86	5,251	3,167	786
Bank of Milpitas, N.A. (The)	Milpitas	12,656	4,328	8,121	14	9,820	0	2,809	449	(92)
Bank of Southern California, N.A.	San Diego	132,428	39,442	90,404	1,034	121,358	1,450	8,132	6,923	1,102
Bank of the Desert, N.A.	La Quinta	19,728	4,321	14,518	167	17,865	0	1,792	1,227	318
Bank of Whittier, N.A.	Whittier	30,712	7,170	23,474	466	27,631	0	2,732	1,824	255
Barbary Coast National Bank	San Francisco	39,279	15,409	14,057	100	29,165	6,748	2,961	442	45
Bay Cities National Bank	Redondo Beach	47,175	10,344	35,514	568	43,235	0	3,384	2,850	628
Burbank National Bank	Burbank	17,502	7,202	10,202	313	16,119	0	1,273	1,251	107
California Business Bank, N.A.	San Jose	55,728	15,535	39,340	750	49,527	0	5,138	2,733	724
California City Bank, N.A.	Orange	64,326	19,166	44,485	459	58,864	0	4,746	4,164	602
California National Bank	San Francisco	87,602	28,227	57,276	1,804	76,121	0	9,981	6,304	898
Cal-West National Bank	Moreno Valley	26,336	12,569	13,374	199	22,726	0	3,476	1,675	592
Central Coast National Bank	Arroyo Grande	10,440	2,789	6,267	46	8,344	252	1,803	410	(384)
Channel Islands National Bank	Oxnard	52,810	19,039	32,813	294	48,233	0	4,358	3,169	633
Chase Mannattan Trust Co. of CA, NA (The)	San Francisco	1,726	1,174	0	0	0	0	1,724	107	(107)
Citicorp Trust, N.A.	Los Angeles	2,172	1,746	100	0	0	0	2,032	167	(322)
Citizens Bank of Paso Robles, N.A.	Paso Robles	15,665	5,098	9,865	145	14,101	0	1,480	668	(181)
Citizens National Bank	Hanford	25,386	10,046	14,646	168	23,114	0	2,126	1,465	307

SELECTED FINANCIAL INFORMATION - CALIFORNIA NATIONAL BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
City National Bank	Beverly Hills	$4,696,685	$1,911,831	$2,731,284	$35,279	$3,855,866	$517,835	$270,335	$185,242	$58,693
Clear Lake National Bank	Clearlake	18,341	6,075	12,022	219	16,325	22	1,835	991	288
Colonial Bank, N.A.	Santa Ana	39,837	25,843	12,790	240	34,819	0	4,796	3,353	1,055
Columbia National Bank	Santa Monica	113,938	24,384	88,256	865	106,742	0	5,143	6,773	16
Commerce Bank of San Luis Obispo, N.A.	San Luis Obispo	57,013	13,403	42,198	685	52,377	0	4,134	3,622	731
Commerce National Bank	City of Commerce	36,840	18,567	17,232	258	31,769	0	4,785	1,881	250
Community First National Bank	Pleasanton	99,967	38,133	59,145	625	90,388	468	8,475	4,966	1,021
Country National Bank	Redding	45,153	11,974	32,708	389	41,308	0	3,287	2,206	450
Culver National Bank	Culver City	45,222	18,092	26,871	470	40,864	0	3,968	2,500	443
Cupertino National Bank	Cupertino	103,701	21,204	81,275	1,107	91,026	2,475	9,604	5,616	1,222
Dana Niguel Bank, N.A.	Dana Point	69,867	23,311	43,748	465	65,474	0	3,777	3,417	605
De Anza National Bank	Indian Hills	49,848	17,763	31,375	317	46,060	0	3,389	2,552	596
Delta National Bank	Manteca	67,318	30,552	35,807	712	61,301	0	5,423	3,627	819
Downey National Bank	Downey	28,322	10,280	17,632	187	24,450	0	3,679	1,697	399
East County Bank, N.A.	Antioch	27,458	8,724	18,070	171	25,340	0	1,908	1,552	(221)
El Capitan National Bank	Sonora	108,317	51,589	54,181	578	98,896	0	8,102	5,598	1,803
El Segundo First National Bank	El Segundo	30,648	6,331	23,824	194	27,970	0	2,238	1,959	303
Empire Bank, N.A.	Ontario	87,091	22,960	61,763	549	80,454	0	5,770	4,457	685
Escondido National Bank	Escondido	125,759	29,029	94,020	865	117,363	0	7,573	6,939	1,020
Fallbrook National Bank	Fallbrook	41,047	11,722	28,297	258	37,134	200	2,980	2,125	615
Far East National Bank	Los Angeles	235,847	64,415	168,301	1,520	215,432	800	15,885	15,032	4,079
Fidelity National Trust Company	Los Angeles	523	442	0	0	0	0	347	49	(67)
Financial Center Bank, N.A. (The)	San Francisco	226,982	96,753	123,088	2,154	208,198	847	11,818	10,147	3,073
First American Capital Bank, N.A.	Laguna Beach	31,181	12,877	16,210	300	28,265	0	2,513	1,933	470
First Central Bank, N.A.	Los Angeles	104,129	25,592	77,134	325	97,377	0	5,840	3,941	737
First Charter Bank, N.A.	Los Angeles	151,482	40,511	106,495	1,207	139,807	0	9,646	9,990	2,070
First Interstate Bancard Company, N.A.	Simi Valley	303,835	165,715	107,791	7,123	243,572	980	30,081	45,286	57,366
First National Bank	San Diego	537,586	56,961	435,514	4,17[illegible]	491,872	0	35,355	27,433	5,190
First National Bank in Coachella (The)	Coachella	21,632	19,986	1,351	88	17,656	0	3,607	1,249	477
First National Bank of Daly City	Daly City	171,261	63,617	100,709	952	153,932	447	15,854	9,503	2,599

SELECTED FINANCIAL INFORMATION - CALIFORNIA NATIONAL BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
First National Bank of Marin	San Rafael	$ 23,609	$ 5,075	$ 16,418	$ 469	$ 21,928	$ 550	$ 937	$1,481	$ 165
First National Bank of Monterey County	Monterey	182,857	40,132	139,504	1,307	166,028	395	15,272	9,301	2,916
First National Bank of North County	Carlsbad	67,699	19,846	46,727	518	61,722	0	5,192	4,065	1,145
First National Bank of Ventura	Ventura	24,023	8,913	14,431	257	21,991	0	1,945	942	(403)
First Professional Bank, N.A.	Santa Monica	132,571	55,675	74,407	459	123,775	0	6,852	7,410	1,364
First Western Bank, N.A.	San Diego	28,481	15,936	12,278	199	26,663	0	1,326	1,546	31
FirstBank of Palm Desert, N.A.	Palm Desert	29,181	6,373	21,406	283	27,605	0	1,507	1,455	270
Fontana First National Bank	Fontana	29,459	10,509	18,730	127	26,308	0	2,845	1,719	452
Foothill Community Bank, N.A.	Brownsville	10,251	3,401	6,573	54	9,360	0	776	433	(103)
Founders National Bank	Brea	50,127	9,184	39,606	230	46,202	0	3,381	2,393	414
Frontier Bank, N.A.	La Palma	73,693	22,771	46,291	370	64,304	0	8,478	3,619	162
Goleta National Bank	Goleta	12,498	5,028	6,791	70	9,126	0	3,336	185	(294)
Grand National Bank	Santa Ana	28,840	10,012	18,169	197	25,524	0	3,134	1,734	301
Hacienda National Bank	Santa Maria	34,283	9,496	23,930	313	31,655	0	2,493	1,634	(170)
High Desert National Bank	Hesperia	41,025	14,158	25,961	270	37,353	0	3,213	2,546	545
Household Bank, N.A.	Salinas	1,814,274	12,619	1,598,296	41,076	2,366	1,473,415	292,214	119,319	17,172
Huntington National Bank	Huntington Beach	128,948	40,919	84,662	900	117,445	110	10,155	8,074	1,179
Inland Empire National Bank	Riverside	53,251	13,124	38,725	599	46,048	0	6,473	3,155	834
International City Bank, N.A.	Long Beach	14,394	4,241	10,024	227	12,263	0	2,022	993	209
John Muir National Bank	Martinez	45,154	13,228	30,987	258	40,055	3	4,900	2,663	432
Laguna Bank, N.A. (The)	Laguna Beach	22,159	12,776	8,906	384	21,097	0	849	1,210	(549)
Lamorinda National Bank	Lafayette	74,696	19,858	54,283	890	69,241	929	4,081	4,429	872
Liberty National Bank	Huntington Beach	137,184	34,869	99,005	986	124,831	227	10,201	8,356	1,602
Lincoln National Bank	Los Angeles	501,686	252,532	244,037	3,158	467,387	0	30,735	26,645	6,512
Los Angeles National Bank	Los Angeles	68,619	17,140	47,828	1,637	64,278	0	3,439	3,902	643
Los Robles National Bank	Thousand Oaks	39,826	14,905	24,509	158	33,927	1,796	3,745	2,125	379
Marathon National Bank	Los Angeles	146,228	57,966	86,915	960	135,154	0	10,199	6,589	1,407
Marin Community Bank, N.A.	San Rafael	11,722	6,205	4,329	0	5,089	0	6,625	33	(45)
Marine National Bank	Santa Ana	84,515	33,836	49,628	726	77,691	342	5,925	4,616	705
Mechanics National Bank	Paramount	192,118	47,160	138,655	1,523	173,760	1,233	14,543	15,858	3,821

SELECTED FINANCIAL INFORMATION - CALIFORNIA NATIONAL BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Mercantile National Bank	Los Angeles	$386,505	$150,474	$231,454	$3,564	$332,463	$27,153	$23,487	$23,054	$3,433
Merced Bank of Commerce, N.A.	Merced	32,543	18,634	13,497	118	29,339	0	2,909	1,253	214
Merchants Nat'l Bank of Sacramento (The)	Sacramento	69,305	56,367	11,509	85	58,061	0	10,529	2,404	797
Meridian National Bank	Concord	97,639	45,941	51,336	700	91,894	0	4,803	4,013	(4,204)
Metropolitan National Bank	Oakland	23,491	4,947	18,195	110	21,048	0	2,179	829	126
Mid City Bank, N.A.	Los Angeles	89,392	22,495	65,239	757	81,213	0	6,689	5,698	836
Mineral King National Bank	Visalia	78,714	28,893	48,384	560	69,399	370	7,936	3,899	892
Mission National Bank	San Francisco	26,519	9,566	15,530	195	22,762	0	3,494	1,568	242
Mission Valley Bank, N.A.	San Clemente	44,125	15,588	25,657	293	40,429	371	2,282	3,149	643
Mission Viejo National Bank	Mission Viejo	131,553	64,041	62,249	1,023	120,639	0	8,114	11,718	2,377
Monument National Bank	Ridgecrest	18,605	6,349	11,272	178	17,095	0	1,402	1,459	62
Napa National Bank	Napa	44,491	14,561	29,300	587	39,517	646	4,034	2,145	(262)
National American Bank	San Francisco	41,875	8,162	33,279	373	34,902	796	5,702	2,572	686
National Bank of California	Los Angeles	76,655	19,773	55,272	867	69,434	622	5,400	4,291	821
National Bank of Catalina	Avalon	45,825	19,691	25,524	290	42,215	0	3,263	2,460	241
National Bank of Long Beach	Long Beach	319,663	125,829	184,679	2,713	285,381	4,724	25,487	20,971	3,669
National Bank of Southern California	Santa Ana	270,311	68,872	198,282	2,944	243,169	9,050	15,663	14,158	2,526
National Bank of the Redwoods	Santa Rosa	109,004	34,729	71,698	653	96,383	1,428	5,868	5,422	722
North State National Bank	Chico	49,910	15,055	32,633	638	46,807	0	2,770	2,271	480
Novato National Bank	Novato	83,601	20,919	59,768	648	76,226	303	6,006	3,963	624
Olympic National Bank	Los Angeles	120,716	24,943	92,482	1,621	111,375	1,276	6,975	5,731	1,217
OMNI Bank, N.A.	Monterey Park	150,190	42,760	105,623	921	136,836	89	12,016	6,995	1,617
Orange National Bank	Orange	168,549	65,099	98,819	1,140	154,218	0	11,940	9,010	1,477
Pacific Bank, N.A.	San Francisco	676,510	140,635	523,470	5,351	598,979	6,590	57,565	35,320	7,431
Pacific National Bank	Newport Beach	115,890	47,503	66,339	817	108,153	0	6,668	5,676	847
Pacific Valley National Bank	Modesto	109,480	26,033	81,363	1,353	98,672	815	8,454	6,345	1,461
Pacific Western National Bank	Pico Rivera	75,143	25,834	48,737	954	68,817	0	5,509	4,300	1,038
Pajaro Valley Bank, N.A.	Watsonville	76,027	24,867	48,383	522	69,010	785	5,589	3,442	458
Palm Desert National Bank	Palm Desert	66,425	18,341	46,505	561	62,617	0	3,321	4,095	594
Palos Verdes National Bank	Rolling Hills Est.	41,950	14,291	27,681	460	37,934	0	3,688	2,343	460

SELECTED FINANCIAL INFORMATION - CALIFORNIA NATIONAL BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Queen City Bank, N.A.	Long Beach	$ 70,102	$ 20,208	$ 49,010	$ 699	$ 64,513	$ 0	$ 4,867	$ 4,554	$ 1,062
Rancho Dominguez Bank, N.A.	Carson	12,843	6,393	5,985	58	9,986	0	2,712	389	(602)
Rancho Santa Fe National Bank	Rancho Santa Fe	144,115	44,869	98,130	1,313	132,360	1,100	9,800	7,865	1,552
Rancho Vista National Bank	Vista	50,445	16,259	33,102	490	44,495	467	4,767	4,746	952
Riverside National Bank	Riverside	224,140	56,364	157,214	1,527	199,168	1,444	15,951	11,816	(567)
Sacramento First National Bank	Sacramento	131,896	37,502	89,269	1,363	122,576	1,001	7,773	7,397	576
San Diego National Bank	San Diego	161,569	48,276	111,184	1,407	139,760	5,928	13,975	8,553	1,819
San Dieguito National Bank	Encinitas	72,861	16,935	54,339	602	67,406	0	4,046	4,275	1,070
San Jose National Bank	San Jose	107,272	40,593	63,925	1,100	96,282	0	10,274	5,833	(415)
San Marcos National Bank	San Marcos	68,017	14,706	51,327	518	62,995	0	4,318	3,642	764
San Mateo County National Bank	San Mateo	26,966	11,209	15,284	144	22,705	0	4,166	1,468	387
Santa Clarita National Bank	Valencia	258,439	105,025	142,154	1,508	228,081	7,070	22,324	15,029	4,165
Santa Fe National Bank	Norwalk	30,998	11,294	19,197	172	28,074	0	2,798	1,519	70
Santa Lucia National Bank	Atascadero	39,742	11,457	26,150	577	35,439	0	3,903	2,595	465
Saratoga National Bank	Saratoga	52,781	10,897	39,009	398	45,111	163	6,687	3,981	1,062
Security Pacific Asian Bank, N.A.	Los Angeles	456,861	35,614	406,662	4,598	338,520	75,719	30,020	20,563	6,139
Security Pacific National Bank	Los Angeles	54,313,683	13,255,365	38,040,612	665,820	40,597,338	8,316,698	2,653,816	1,542,179	713,408
Sequoia National Bank	San Francisco	35,058	7,830	26,650	120	31,658	0	3,157	1,189	130
Sierra National Bank	Tehachapi	44,564	15,896	26,845	394	41,105	0	2,762	2,286	507
Six Rivers National Bank	Eureka	3,755	3,628	0	0	482	518	2,693	2	(318)
Sonoma National Bank	Santa Rosa	74,941	16,760	56,854	589	69,567	4	5,034	3,687	577
South Valley National Bank	Morgan Hill	104,819	33,478	68,998	737	96,251	943	7,107	5,366	1,404
Taft National Bank	Taft	29,120	9,169	19,339	233	25,910	0	3,059	1,679	349
Templeton National Bank	Templeton	5,080	3,823	894	0	2,433	82	2,507	17	(36)
Torrance National Bank (The)	Torrance	85,619	32,148	49,689	623	75,974	0	7,965	5,763	1,788
Trans National Bank	Monterey Park	113,207	33,178	77,741	1,759	103,040	0	8,712	4,946	923
Trans-Pacific National Bank	San Francisco	60,795	20,378	38,881	392	52,558	1,569	6,098	2,503	323
Tri-Valley National Bank	Dublin	14,197	4,878	9,043	179	10,806	0	3,307	1,005	26
United Citizens National Bank	Los Angeles	33,367	7,415	22,145	172	25,217	1,344	3,771	828	(462)
United Mercantile Bank and Trust Co NA	Pasadena	63,500	25,414	37,659	1,000	62,499	0	607	2,742	(4,123)

SELECTED FINANCIAL INFORMATION - CALIFORNIA NATIONAL BANKS
(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
United National Bank	Monterey Park	$110,731	$ 32,986	$ 74,161	$ 643	$ 98,452	$ 0	$ 9,842	$ 5,211	$ 530
United Security Bank, N.A.	Fresno	38,483	14,647	22,836	235	31,186	0	6,575	1,816	580
University Nat'l Bank and Trust Company	Palo Alto	258,057	94,932	149,941	1,790	231,386	4,550	19,471	11,393	3,246
Valencia National Bank	Valencia	50,933	20,097	30,262	277	45,258	306	5,141	2,296	501
Valle de Oro Bank, N.A.	Spring Valley	61,796	9,821	48,529	627	56,421	0	4,899	3,386	504
Valley National Bank, Glendale	Glendale	250,743	143,075	103,012	900	220,572	1,845	27,534	12,090	3,449
Ventura County National Bank	Oxnard	231,869	42,681	184,466	1,494	207,008	5,000	17,668	15,497	2,775
Vineyard National Bank	Rancho Cucamonga	120,600	20,849	96,299	940	110,676	1,578	7,282	7,066	704
Wells Fargo Bank, N.A.	San Francisco	45,555,858	4,427,247	39,349,480	699,780	36,462,605	3,926,169	2,947,135	2,143,124	580,273
Westamerica Bank, N.A.	San Rafael	1,343,415	352,262	941,827	10,336	1,233,418	21,770	74,647	61,173	9,051
Western Family Bank, N.A.	Carlsbad	23,744	9,095	14,172	146	20,724	0	2,974	1,269	142
Western Industrial National Bank	South El Monte	45,077	11,973	32,051	541	40,549	21	4,363	3,326	1,019
Western Security Bank, N.A.	Burbank	76,985	25,717	50,498	1,239	69,556	375	6,059	5,449	1,316
Western Sierra National Bank	Cameron Park	42,763	14,611	27,170	298	38,966	0	3,083	1,943	362
Western United National Bank	Los Angeles	22,836	6,202	16,422	218	21,296	0	1,315	1,081	(235)
Wilshire Bank, N.A. (The)	Los Angeles	27,896	8,521	18,883	988	27,366	0	133	1,766	(1,055)
Wilshire Center Bank, N.A.	Los Angeles	50,877	13,611	37,415	1,314	47,770	0	2,716	3,212	(955)
World Trade Bank, N.A.	Beverly Hills	163,137	64,654	95,376	1,619	151,823	0	9,029	9,226	1,218

Changes in Licensees

Applications for New Banks

On January 1, 1989 there were six applications for new banks pending. During the year, ten applications were filed making a total of sixteen applications requiring action. Of this total, ten were approved leaving six pending on December 31, 1989.

There were four banks in organization at the start of the year. During 1989 ten applications were approved, two approved applications were withdrawn or expired, and four new banks opened, leaving eight banks in organization at year end 1989.

APPLICATIONS FOR NEW BANKS

	Calendar Year 12/31					
	1984*	1985	1986	1987	1988	1989
Applications						
Received	17	5	10	1	8	10
Approved	16	3	3	7	2	10
Denied	1	1	-	-	-	-
Withdrawn/Abandoned	5	1	3	4	1	-
Pending Year End	7	7	11	1	6	6
In Organization						
Approved	16	3	3	7	2	10
Opened	31	6	5	4	2	4
Withdrawn/Expired	1	2	-	-	-	2
Pending Year End	8	3	1	4	4	8

* 1984 figures are for the 18-month period from July 1, 1983 to December 31, 1984, due to the change-over in reporting periods from a fiscal to a calendar year basis

New Banks Opened During Calendar Year 1989

On January 1, 1989 there were 270 state chartered banks. During the year, four new banks opened, two national banks converted to state charter, one state bank was closed and ordered liquidated, seven banks became extinct through merger and one bank voluntarily surrendered its license, bringing the total number of state chartered banks on December 31, 1989 to 267. The banks opened during the year are:

STATE CHARTERED BANKS OPENED DURING THE YEAR

Name	Location	Capitalization	Date
Bank of Hayward	Hayward	$ 4,004,000	4-6-89
Codding Bank of Rohnert Park	Rohnert Park	5,499,500	10-30-89
Humboldt Bank	Eureka	4,125,000	9-11-89
New Bank of La Costa[1]	Carlsbad	1,805,000	12-31-89

1 In connection with a corporate restructuring of Bank of La Costa

BANK CLOSED DURING THE YEAR

Name of Bank	Head Office Location	No. of Branches	Date Opened	Date Closed	Assets[a]	Acquiring Bank
United Community Bank	Westlake Village (Ventura)	1	5-26-81	12-20-89	$32,288[b]	Olympic National Bank

a assets in thousands of dollars
b assets as of September 30, 1989

Conversion to State Charter Effected During the Year

Two national banks with combined assets of $103.7 million as of December 31, 1988 effected conversion to state charter during the year:

CONVERSIONS TO STATE CHARTER EFFECTED DURING THE YEAR

Name	Location	Date
Mariners Bank, N.A. as Mariners Bank	San Clemente	2-1-89
Upland National Bank as Upland Bank	Upland	1-1-89

Mergers

Eight mergers and consolidations involving state chartered banks and trust companies were effected during the year. The following table lists these banks and trust companies.

MERGERS AND CONSOLIDATIONS INVOLVING STATE BANKS EFFECTED DURING THE YEAR

Surviving Bank	Merged Bank or Trust Company			
	Name	Location	No. of Branches	Date Effected
Bank of Fresno	Fresno Bank of Commerce	Fresno	1	11-30-89
Bank of New York Trust Company of California	Irving Trust Company California	San Francisco	1	12-15-89
Community Bank	Bank of Redlands	Redlands	5	6-9-89
First Interstate Bank of California	Bank of Alex Brown	Sacramento	14	9-1-89
New Bank of La Costa*	Bank of La Costa	Carlsbad	-	12-31-89
Santa Barbara Bank and Trust	Community Bank of Santa Ynez Valley	Solvang	1	3-31-89
Security Pacific National Bank	Southwest Bank	Vista	18	10-19-89
Wells Fargo Bank, N.A.	Bank of Paradise	Paradise	1	8-1-89

* Name of surviving bank changed to Bank of La Costa

Voluntary Surrender of License

One state bank with total assets of $7.4 million as of December 31, 1988 voluntarily surrendered its license:

VOLUNTARY SURRENDER OF LICENSE

Name	Location	Date
The Premium Bank	Oceanside	2-2-89

New Branches

On January 1, 1989 there were 1,638 state bank branch offices. During the year, 57 de novo offices were licensed, ten branches were acquired by or merged into state banks and 25 branches were eliminated from the count by merger or sale. Twenty-seven branches were closed, discontinued or consolidated during the year, bringing the total number of branches (domestic, foreign and intermittant) to 1,653 at year end, or a net gain of fifteen.

Ninety-two applications for new branches were filed during the year. Eighty applications were approved, two pending applications were withdrawn and nine approved applications were withdrawn or expired. On December 31, 1989 there were 25 applications pending, compared to fifteen a year earlier and 55 approved but unopened branches, compared to 41 on December 31, 1988. A branch application history is set forth below:

APPLICATIONS FOR NEW BRANCHES

	Calendar Year 12/31					
	1984*	1985	1986	1987	1988	1989
Applications						
Received	89	62	52	58	68	92
Approved	81	60	42	61	61	80
Denied	1	-	-	-	-	-
Withdrawn/Abandoned	5	2	2	3	1	2
Pending Year End	7	7	15	9	15	25
In Organization						
Approved	81	60	42	61	61	80
Opened	79	79	39	54	51	57
Withdrawn/Expired	54	21	6	6	6	9
Pending Year End	79	39	36	37	41	55

* 1984 Figures are for the 18-month period from July 1, 1983 to December 31, 1984, due to the change over in reporting periods from a fiscal to a calendar year basis.

Automated Teller Machine (ATM) Branch Offices

On January 1, 1989 there were 309 free standing ATM facilities of state chartered banks. During the year, 153 ATM branch offices opened for business and 19 were closed. Four ATM branches were eliminated from the count by merger, bringing the total number of free-standing ATM facilities of state-chartered banks to 439 as of December 31, 1989.

During the year, applications were filed for 83 ATM sites; 61 were approved and 19 were withdrawn or expired.

Six Year Growth of Banking Offices

Between fiscal year 1984 and calendar year 1989, the net decrease in state chartered banks was nineteen, or 6.6%. Branch offices (foreign, domestic and intermittant) decreased from 1,662 to 1,653 a 0.5% decrease. Agencies of foreign banks decreased from 92 to 90, or 2.2% and branches increased from 19 to 31 or 63.1%. The following table presents a summary of departmental licensees since 1984:

SUMMARY OF DEPARTMENTAL LICENSEES

	Period Ending 12/31					
	1984	1985	1986	1987	1988	1989
Banks	286	285	287	279	270	267
Domestic Branch Offices	1,632	1,662	1,666	1,683	1,602	1,618
Foreign Branch Offices	20	20	20	21	21	20
Intermittant Branch Offices	10	14	14	15	15	15
ATM Branch Offices	79	87	293	307	309	439
Trust Departments	39	41	43	42	36	37
Trust Companies	22	20	19	21	21	20
Domestic Branch Offices	18	16	19	25	28	25
Foreign Banking Corporations						
Branch Offices						
Limited	5	5	5	8	7	7
Retail	8	8	8	8	8	8
Wholesale	6	8	8	11	14	16
Agency Offices						
Depositary	60	61	61	60	60	60
Non-Depositary	32	29	32	31	31	30
Representative Offices						
Foreign Banks	47	46	49	50	49	49
U.S Banks (Other states)	42	45	46	52	54	45
Transmitters of Money Abroad	14	14	15	16	16	17
Issuers of Payment Instruments	6	7	9	8	9	8
Issuer of Travelers Checks	10	9	8	8	8	8
Business and Industrial Development Corporation	11	10	9	7	5	4

National Banks in California

According to the Office of the Comptroller of the Currency, on December 31, 1989 there were approximately five approved but unopened national banks in California with three applications pending a decision. During 1989, eight national banks opened for business. They are:

NATIONAL BANKS OPENED DURING THE YEAR

Name	Location	Capitalization	Date
Bank of Milpitas, N.A.	Milpitas	$ 3,000,000	4-17-89
Goleta National Bank	Goleta	4,000,000	8-21-89
Marin Community Bank, N.A.	San Rafael	6,800,000	12-8-89
Pasadena National Trust Company*	Pasadena	1,200,000	7-5-89
Rancho Dominguez Bank, N.A.	Carson	3,380,000	3-31-89
Six Rivers National Bank	Eureka	3,043,150	12-27-89
Templeton National Bank	Templeton	2,629,400	12-1-89
United Citizens National Bank	Los Angeles	4,600,000	6-16-89

* And to engage in the trust business

Federal Offices of Foreign Banking Corporations

As a result of the International Banking Act of 1978, foreign banks were given the alternative of seeking a federal charter for their United States operations. According to the Weekly Bulletin of the Comptroller of the Currency, one new federal office was chartered during 1989, bringing the total number to thirteen offices representing twelve banks.

FEDERAL OFFICES OF FOREIGN BANKING CORPORATIONS
OPENED DURING THE YEAR

Name of Bank	Country	Location	Date
Hang Seng Bank, Ltd.	Taiwan	San Francisco	12-19-89

SELECTED FINANCIAL INFORMATION - CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS
(Amounts Rounded to Nearest Thousand)

NAME OF FOREIGN BANKING CORPORATION	TYPE	LOCATION OF PRIMARY OFICE	TOTAL LOANS	NET DUE FROM RELATED INSTITUTIONS	TOTAL ASSETS	TOTAL DEPOSITS	NET DUE TO RELATED INSTITUTIONS
Aktivbanken, A/S	Depositary	Long Beach	$ 41,343	$ 0	$ 46,887	$ 0	$ 39,318
Algemene Bank Nederland, N.V.	Depositary	Los Angeles	63,138	0	71,591	2,324	53,101
Australia and New Zealand Banking Group, Ltd.	Depositary	Los Angeles	153,383	0	157,957	20,999	16,540
Banca Commerciale Italiana	Nondepositary	Los Angeles	148,728	0	172,267	338	164,566
Banca Nazionale del Lavoro	Depositary	Los Angeles	66,810	0	247,582	96	25,293
Banca Serfin, S.N.C.	Depositary	Los Angeles	181,074	0	188,600	35,537	60,477
Banco Agricola Commercial de El Salvador	Nondepositary	Los Angeles	0	0	838	0	530
Banco Bilbao Vizcaya	Depositary	San Francisco	339,970	12,435	367,471	40,704	0
Banco Central, S.A.	Depositary	San Francisco	85,567	0	96,176	4,738	10,285
Banco de la Nacion Argentina	Depositary	San Francisco	87,123	0	105,404	10,691	77,153
Banco di Roma	Depositary	San Francisco	1,338,355	0	1,560,527	2,340	35,703
Banco di Sicilia	Depositary	Los Angeles	169,014	0	174,730	104	7,162
Banco do Brasil, S.A.	Depositary	San Francisco	114,166	764,281	905,406	357,891	0
Banco do Estado de Sao Paulo	Depositary	San Francisco	17,464	108,381	132,952	2,917	0
Banco Exterior de Espana	Depositary	Los Angeles	42,587	0	58,986	4,294	13,269
Banco Nacional de Mexico	Depositary	Los Angeles	44,815	0	46,888	414	18,296
Banco Popular de Puerto Rico	Retail	Los Angeles	49,976	0	62,958	25,728	36,714
Banco Real, S.A.	Depositary	Los Angeles	1,000	54,501	56,842	1,024	0
Bancomer, S.N.C.	Depositary	Los Angeles	792,720	110,724	932,557	80,925	0
Bangkok Metropolitan Bank	Depositary	San Francisco	21,519	0	32,034	1,723	2,504
Bank Bumiputra Malaysia Berhad	Depositary	Los Angeles	28,667	0	32,252	73	2,702
Bank Dagang Negara	Depositary	Los Angeles	134,274	0	308,664	235,133	54,119
Bank Hapoalim, B.M.	Retail	Los Angeles	200,456	0	209,824	156,275	49,321
Bank Leumi le-Israel	Retail	Beverly Hills	143,431	0	240,493	206,065	28,556
Bank Melli Iran	Depositary	Los Angeles	0	0	3,162	8	2,421
Bank of Communications Co., Ltd.	Wholesale	San Jose	18,873	0	43,034	37,641	1,168
Bank of Credit & Commerce Int'l, S.A.	Depositary	San Francisco	66,816	0	75,726	19,349	29,264
Bank of Guam	Retail	San Francisco	5,705	0	6,722	4,067	2,599
Bank of India	Depositary	San Francisco	59,129	4,312	66,314	42,658	0
Bank of New Zealand (The)	Depositary	Los Angeles	31,951	0	33,918	3,051	29,330

SELECTED FINANCIAL INFORMATION - CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS
(Amounts Rounded to Nearest Thousand)

NAME OF FOREIGN BANKING CORPORATION	TYPE	LOCATION OF PRIMARY OFICE	TOTAL LOANS	NET DUE FROM RELATED INSTITUTIONS	TOTAL ASSETS	TOTAL DEPOSITS	NET DUE TO RELATED INSTITUTIONS
Bank of Nova Scotia (The)	Depositary	San Francisco	$ 342,719	$ 819,257	$1,174,250	$ 108	$ 0
Bank of Seoul	Nondepositary	Los Angeles	145,093	36,433	199,000	0	0
Bank of Tokyo, Limited (The)	Nondepositary	Los Angeles	1,408,018	0	2,611,373	0	355,560
Bank of Yokohama, Ltd. (The)	Depositary	Los Angeles	232,809	3,629	241,890	23,000	472
Banque Francaise du Commerce Exterieur	Depositary	San Francisco	9,725	0	10,708	0	10,670
Banque Indosuez	Limited	Los Angeles	107,946	0	113,267	1,010	108,533
Banque Nationale de Paris	Depositary	San Francisco	741,223	0	776,505	25,041	161,331
Banque Paribas	Nondepositary	Los Angeles	345,299	0	457,897	0	371,729
Barclays Bank, plc	Depositary	San Francisco	0	0	576	0	576
Bayerische Vereinsbank (Union Bank of Bavaria)	Depositary	Los Angeles	89,509	0	91,310	0	9,331
Canadian Imperial Bank of Commerce	Nondepositary	Los Angeles	0	0	506	0	506
Chekiang First Bank, Limited	Depositary	San Francisco	30,835	162,692	203,063	200,803	0
Cho-Hung Bank (The)	Nondepositary	San Francisco	67,089	29,968	126,144	0	0
Chuo Trust and Banking Company, Ltd. (The)	Depositary	Los Angeles	367,795	0	474,734	28,711	10,157
Commercial Bank of Korea, Ltd. (The)	Nondepositary	Los Angeles	99,702	51,010	190,707	0	0
Commerzbank Aktiengesellschaft	Limited	Los Angeles	421,445	0	452,025	8	442,927
Commonwealth Bank of Australia	Nondepositary	Los Angeles	65,339	0	68,416	0	66,065
Copenhagen Handelsbank	Limited	Los Angeles	48,702	0	50,596	0	48,892
Credit Lyonnais	Wholesale	Los Angeles	6,697	0	39,916	43	8,737
Credit Suisse	Wholesale	Los Angeles	194,069	0	203,390	34,756	103,301
Credito Italiano	Depositary	Los Angeles	181,138	0	215,876	369	143,570
Daiwa Bank, Ltd. (The)	Nondepositary	Los Angeles	865,364	0	1,837,701	37	15,746
Dai-Ichi Kangyo Bank, Ltd. (The)	Depositary	Los Angeles	2,146,521	471,695	5,050,123	2,154,388	204,776
Development Bank of Singapore, Ltd.	Depositary	Los Angeles	13,580	0	20,981	10,081	5,912
DG Bank Deutsche Genossenschaftsbank	Limited	Los Angeles	245,398	0	518,198	281,908	99,027
Dresdner Bank, A.G.	Depositary	Los Angeles	155,403	0	157,997	653	157,343
Fuji Bank, Ltd. (The)	Nondepositary	Los Angeles	3,278,926	0	4,651,467	0	702,680
Hanil Bank, Ltd. (The)	Nondepositary	Los Angeles	105,259	47,969	258,707	0	0
Hokkaido Takushoku Bank, Ltd. (The)	Nondepositary	Los Angeles	542,299	0	689,943	0	26,381
Hong Kong and Shanghai Banking Corp. (The)	Limited	San Francisco	344,630	0	359,788	57,797	293,421

SELECTED FINANCIAL INFORMATION - CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS
(Amounts Rounded to Nearest Thousand)

NAME OF FOREIGN BANKING CORPORATION	TYPE	LOCATION OF PRIMARY OFICE	TOTAL LOANS	NET DUE FROM RELATED INSTITUTIONS	TOTAL ASSETS	TOTAL DEPOSITS	NET DUE TO RELATED INSTITUTIONS
Industrial Bank of Japan, Ltd. (The)	Depositary	Los Angeles	$2,145,993	$1,109,869	$6,308,816	$3,569,157	$ 0
International Bank of Singapore, Ltd.	Depositary	San Francisco	25,240	2,850	29,382	1,246	0
Israel Discount Bank, Ltd.	Depositary	Beverly Hills	59,905	0	63,234	34,007	28,345
Korea Exchange Bank	Nondepositary	Los Angeles	261,002	56,638	453,419	66	0
Korea First Bank	Nondepositary	Los Angeles	75,849	105,556	188,486	2,118	0
Kyowa Bank, Ltd. (The)	Nondepositary	Los Angeles	622,451	0	1,354,456	0	17,688
Liu Chong Hing Bank, Ltd.	Depositary	San Francisco	21,818	0	31,736	27,434	3,902
Lloyds Bank, PLC	Wholesale	Los Angeles	0	0	1,264	0	1,264
Long-Term Credit Bank of Japan, Ltd. (The)	Nondepositary	Los Angeles	2,700,722	0	2,874,834	0	268,594
Mitsubishi Bank, Ltd. (The)	Wholesale	Los Angeles	3,088,232	336,845	4,822,676	11,509	0
Mitsubishi Trust and Banking Corp. (The)	Nondepositary	Los Angeles	2,112,120	0	2,797,374	0	132,570
Mitsui Bank, Ltd. (The)	Nondepositary	Los Angeles	1,735,525	0	2,017,812	0	231,953
Mitsui Trust and Banking Company, Ltd. (The)	Nondepositary	Los Angeles	3,484,318	0	3,780,271	0	113,308
National Australia Bank, Limited	Depositary	Los Angeles	169,768	0	165,428	384	154,126
National Bank of Canada	Nondepositary	Los Angeles	0	0	1,000	0	1,000
National Westminster Bank PLC	Depositary	San Francisco	56,928	0	58,830	1,634	1,663
Nippon Credit Bank, Ltd. (The)	Depositary	Los Angeles	1,708,507	49,550	1,999,230	535,413	0
Overseas Union Bank, Limited	Depositary	Los Angeles	44,661	0	46,514	8,639	27,766
Oversea-Chinese Banking Corporation	Depositary	Los Angeles	22,506	0	24,162	3	24,154
Philippine Commercial & International Bank	Depositary	Los Angeles	12,695	0	28,530	12,058	10,294
Philippine National Bank	Wholesale	Los Angeles	10,559	0	15,874	249	7,776
P.T. Bank Niaga	Depositary	Los Angeles	89,507	0	96,655	87,635	3,548
Royal Bank of Canada (The)	Depositary	Los Angeles	0	0	773	0	773
Royal Bank of Scotland (The)	Depositary	San Francisco	31,292	0	32,051	5,723	4,062
Saitama Bank, Ltd. (The)	Wholesale	Los Angeles	676,986	0	840,577	302,778	10,847
Sanwa Bank, Ltd. (The)	Wholesale	San Francisco	1,671,658	0	2,102,728	2,963	76,217
Shanghai Commercial Bank, Limited	Depositary	San Francisco	52,477	130,773	184,665	181,933	0
Shizuoka Bank, Ltd. (The)	Wholesale	Los Angeles	346,413	89,648	1,157,693	838,821	0
Societe Generale	Limited	Los Angeles	133,793	0	134,769	471	133,434
Standard Chartered Bank plc	Wholesale	Los Angeles	29,340	0	33,174	0	33,169

SELECTED FINANCIAL INFORMATION - CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS
(Amounts Rounded to Nearest Thousand)

NAME OF FOREIGN BANKING CORPORATION	TYPE	LOCATION OF PRIMARY OFICE	TOTAL LOANS	NET DUE FROM RELATED INSTITUTIONS	TOTAL ASSETS	TOTAL DEPOSITS	NET DUE TO RELATED INSTITUTIONS
State Bank of India	Depositary	Los Angeles	$ 60,272	$ 38,873	$ 116,477	$ 0	$ 0
Sumitomo Bank, Ltd. (The)	Wholesale	Los Angeles	2,752,660	229,031	4,230,492	1,074,455	0
Sumitomo Trust & Banking Company, Ltd. (The)	Depositary	Los Angeles	1,181,747	0	1,845,202	124,000	525,145
Swiss Bank Corporation	Wholesale	San Francisco	175,919	0	217,774	98,792	75,945
Taiyo Kobe Bank, Ltd. (The)	Depositary	Los Angeles	976,400	65,286	1,193,343	150,847	0
Thai Farmers Bank, Ltd.	Nondepositary	Los Angeles	111,400	0	114,059	0	6,123
Tokai Bank, Ltd. (The)	Nondepositary	Los Angeles	1,817,910	284,561	5,035,817	0	0
Toronto-Dominion Bank (The)	Depositary	San Francisco	0	0	545	0	545
Toyo Trust and Banking Company, Ltd. (The)	Nondepositary	Los Angeles	741,264	232,821	1,250,636	0	(13,191)
United Mizrahi Bank, Ltd.	Retail	Los Angeles	73,774	0	106,969	96,381	7,341
United Overseas Bank, Ltd.	Depositary	Los Angeles	35,910	0	39,867	6,071	260
Yasuda Trust and Banking Company, Ltd. (The)	Nondepositary	Los Angeles	3,399,292	0	3,594,485	0	299,500
TOTAL			$49,767,399	$5,409,588	$77,077,895	$11,290,607	6,296,155

CALIFORNIA AS AN INTERNATIONAL BANKING CENTER

California continues as the second-largest center of international banking in this country.

Subsidiary Banks

Twenty-two California state chartered banks are operated as subsidiaries of foreign banks. These banks held $34.894 billion in assets as of December 31, 1989. This compares to seventeen subsidiaries holding $18.055 billion as of June 30, 1980, an increase of 29.4% in number and 93.3% in assets.

Their ten-year growth relative to domestic banks can be seen when the subsidiaries' assets of $18.055 billion on June 30, 1980 are compared to state chartered banks' assets of $48.750 billion, which is a 37% share. On December 31, 1989 the subsidiaries held $34.894 billion out of $101.624 billion for a 34.3% share of the assets held by state chartered banks.

The following table lists a ten year history of the growth of subsidiary banks:

CALIFORNIA STATE CHARTERED BANKS
OPERATED AS SUBSIDIARIES OF FOREIGN BANKS

6/30	No. of Subsidiaries	Branch* Offices	Assets	Deposits
			(In millions)	
1980	17	486	18,055	14,855
1981	17	526	21,327	17,430
1982	25	563	23,200	18,524
1983 12/31	27	548	24,794	20,420
1984	26	521	28,129	23,323
1985	26	512	29,881	25,953
1986	25	514	33,645	28,472
1987	25	501	34,785	28,395
1988	22	448	32,801	26,629
1989	22	453	34,894	27,597

* Foreign & Domestic

For comparative purposes, the following table presents a summary of bank growth since 1980:

CALIFORNIA STATE CHARTERED BANKS

6/30	No. of Banks	Branch* Offices	Assets*	Deposits*
			(In millions)	
1980	217	1,386	48,750	39,573
1981	240	1,537	57,805	46,455
1982	255	1,631	63,284	50,219
1983 12/31	261	1,642	67,955	54,968
1984	286	1,662	74,394	61,725
1985	285	1,696	82,433	69,288
1986	287	1,700	92,402	78,848
1987	279	1,719	91,243	77,109
1988	270	1,638	94,493	78,910
1989	267	1,653	101,624	84,909

* Foreign & Domestic

APPLICATIONS FOR OFFICES OF FOREIGN BANKING CORPORATIONS
Period Ending 12/31/89

	Representative Offices		Agencies		Branches		
	U.S. Banks	Foreign Banks	Depositary	Nondepositary	Limited	Retail	Wholesale
Applications							
Received	4	7	3	2	3	1	2
Approved	4	7	3	-	2	-	3
Denied	-	-	-	-	-	-	-
Withdrawn/Abandoned	1	-	1	-	-	-	-
Pending Year-End	2	-	-	2	1	1	-
In Organization							
Approved	4	7	3	-	2	-	3
Opened	2	6	2	-	-	-	2
Withdrawn/Expired	-	-	-	-	-	-	-
Pending Year-End	2	3	1	-	2	-	2

Branch and Agency Offices of Foreign Banking Corporations

As of December 31, 1989 the 102 foreign banking corporations having 90 agency offices and 31 branch offices had total assets of $77,078 billion, a 4.4% increase from the $73.796 billion reported as of December 31, 1988. Loans (gross) of $49.767 billion represented an increase of 12.4% from the $44.269 billion in gross loans on December 31, 1988.

The funding of foreign banking corporations is principally accomplished through local borrowings, which totaled $49.524 billion at December 31, 1989, an increase of 9.1% from December 31, 1988. Deposits totaled $11.291 billion, a decrease of 11.3% from the $12.728 billion in deposits on December 31, 1988.

Operating income for year end 1989 totaled $12.421 billion, a 101.9% increase from the $6.209 billion reported in 1988. Net income of $111.415 million represents a 34.5% increase from the $82.824 million as of December 31, 1988.

The growth of foreign banking corporations operating agency or branch office business in California is shown in the accompanying table:

CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

		Number of Offices							
		Agency Office		Branch Office					
6/30	Number of FBC's Represented	Depositary	Non-depositary	Limited	Retail	Wholesale	Total	Assets (millions)	Deposits (millions)
1980	78	57	29	-	1	-	87	25,479	942
1981	87	63	31	-	1	-	95	32,831	744
1982	95	65	31	2	4	1	103	37,341	2,494
1983 12/31	100	65	31	2	6	5	109	42,142	4,660
1984	100	60	32	5	8	6	111	45,354	6,606
1985	99	61	29	5	8	8	111	49,321	6,247
1986	100	61	32	5	8	8	114	61,711	8,589
1987	103	60	31	8	8	11	118	68,277	8,996
1988	101	60	31	7	8	14	120	73,796	12,728
1989	102	60	30	7	8	16	121	77,078	11,291

Offices of Foreign Banking Corporations Opened During the Year

On January 1, 1989, there were 120 agencies and branch offices of foreign banking corporations representing 101 banks. During the year, one new branch office was licensed and two representative offices transformed to agencies. Two agencies were closed, bringing the total number on December 31, 1989 to 121 agency and branch offices representing 102 banks.

Of the total, 60 are depositary agencies and 30 are nondepositary agencies; seven are limited branch offices, eight are retail branch offices and 16 are wholesale branch offices. The agencies and branch offices opened and closed during the year are presented on the following tables:

AGENCY AND BRANCH OFFICES OF FOREIGN BANKING CORPORATIONS
OPENED DURING THE YEAR

Name of Bank	Country	Location	Date
Depositary Agency			
The Dai-Ichi Kangyo Bank, Ltd[1]	Japan	San Francisco	3-20-89
Oversea-Chinese Banking Corporation[1]	Singapore	Los Angeles	7-3-89
Wholesale Branch Office			
Bank of Communications, Co. Ltd.	Taiwan	San Jose	4-12-89
Standard Chartered Bank[2]	United Kingdom	Los Angeles	4-5-89

1 Transformation of representative office
2 Transformation of nondepositary agency

AGENCY AND BRANCH OFFICES OF FOREIGN BANKING CORPORATIONS
CLOSED DURING THE YEAR

Name of Bank	Country	Location	Date
Depositary Agency			
Scandinavian Bank PLC	United Kingdom	Los Angeles	11-15-89
The Toronto-Dominion Bank	Canada	San Francisco	12-18-89

Representative Offices of Foreign Banks

On January 1, 1989 there were 103 representative offices of foreign banking corporations representing 79 banks. During the year, eight new representative offices were licensed and 17 were closed, bringing the total number of representative offices on December 31, 1989 to 94. These offices represent 75 banks; of which 30 are U.S. banks and 45 are foreign banks. The representative offices opened and closed during the year are:

REPRESENTATIVE OFFICES OF FOREIGN BANKING CORPORATIONS
OPENED DURING THE YEAR

Name of Bank	Country/State	Location	Date
Foreign Banks			
Banco Hispano Americano	Spain	Los Angeles	3-3-89
Banque Nationale de Paris	France	San Diego	7-24-89
Cassa di Risparmio di Torino	Italy	Los Angeles	9-11-89
Osterreichsche Landerbank	Austria	Beverly Hills	8-21-89
Rabobank Nederland, N.V.	Netherlands	San Francisco	4-15-89
Shanghai Commercial Bank, Ltd.	Hong Kong	Monterey Park	8-26-89
U.S. Banks			
Boston Safe Deposit and Trust Company	Massachusetts	Newport Beach	7-11-89
Valley Bank of Nevada	Nevada	San Diego	9-5-89

REPRESENTATIVE OFFICES OF FOREIGN BANKING CORPORATIONS
CLOSED DURING THE YEAR

Name of Bank	Country/State	Location	Date
Foreign Banks			
The Dai-Ichi Kangyo Bank Ltd.[1]	Japan	San Francisco	3-20-89
DFC New Zealand Limited	New Zealand	San Francisco	3-31-89
Oversea-Chinese Banking Corporation[1]	Singapore	Los Angeles	7-3-89
The Royal Bank of Canada	Canada	Los Angeles	8-1-89
State Bank of New South Wales	Australia	Los Angeles	5-8-89
Union Bank of Finland	Finland	Los Angeles	11-17-89
U.S. Banks			
Barclays Bank of Delaware, N.A.	Delaware	Huntington Beach	7-1-89
Boston Safe Deposit and Trust Company	Massachusetts	Beverly Hills	8-24-89
Boston Safe Deposit and Trust Company	Massachusetts	Canoga Park	8-24-89
Boston Safe Deposit and Trust Company	Massachussetts	Los Angeles	3-28-89
First Security Bank of Utah, N.A.	Utah	San Diego	6-1-89
Harris Trust & Savings Bank	Illinois	Los Angeles	12-22-88
Lomas Bank USA	Delaware	Cerritos	3-31-89
Lomas Bank USA	Delaware	Riverside	3-31-89
Lomas Bank USA	Delaware	Woodland Hills	3-31-89
National Westminster Bank USA	New York	Los Angeles	6-30-89
Rainier National Bank	Washington	Los Angeles	5-15-89

1 upgraded to agency or branch status

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION
IN CALIFORNIA BY COUNTRY OF ORIGIN
(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary	
Argentina			
Banco de la Nacion Argentina b	$ 105,404		
Australia			
Australia and New Zealand Banking Group, Limited b	$ 157,957		
Commonwealth Bank of Australia a	68,416		
National Australia Bank b	165,428		
	$ $391,801		
Brazil			
Banco do Brasil b	$905,406		
Banco do Estado de Sao Paulo b	132,952		
Banco Real b	56,842		
	$ 1,095,200		
Canada			
Bank of Montreal		$ 6,673	Harris Trust Co. of CA
Bank of Nova Scotia b	$ 1,174,250		
Canadian Commercial Bank (in liquidation)		305,205	Commercial Center Bank
Canadian Imperial Bank of Commerce a	506	131,495	Canadian Imperial Bank of Commerce (California)
National Bank of Canada a	1,000		
The Royal Bank of Canada b	773		
The Toronto Dominion Bank b	545		
	$ 1,177,074	$ 443,373	
Denmark			
Aktivbanken A/S b	$46,887		
Copenhagen Handelsbank c	50,596		
(Akts Kjobenhavns Handelsbank)			
	$ 97,483		
El Salvador			
Banco Agricola Comercial de El Salvador a	$ 838		
France			
Banque Francaise du Commerce Exterieur b	$ 10,708		
Banque Indosuez c	113,267		
Banque Nationale de Paris b	776,505	$ 1,912,098	Bank of the West
Banque Paribas a	457,897		
Credit Lyonnais e	39,916		
Societe Generale c	134,769		
	$ 1,533,062	$ 1,912,098	
Germany			
Bayerische Vereinsbank (Union Bank of Bavaria) b	$ 91,310		
Commerzbank, AG c	452,025		
DG Bank Deutsche Genossenschaftsbank c	518,198		
Dresdner Bank Aktiengesellschaft b	157,997		
	$ 1,219,530		

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION
IN CALIFORNIA BY COUNTRY OF ORIGIN
(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary	
Hongkong			
Chekiang First Bank, Limited b	$ 203,063		
The Hongkong & Shanghai Banking Corp. c	359,788		
Liu Chong Hing Bank, Ltd. b	31,736		
Shanghai Commercial Bank, Ltd. b	184,665		
	$ 779,252		
India			
Bank of India b	$66,314		
State Bank of India b	116,477	$ 26,384	State Bank of India (California)
	$ 182,791	$ 26,384	
Indonesia			
Bank Dagang Negara b	$ 308,664		
P.T. Bank Niaga b	96,655		
	$ 405,319		
Iran			
Bank Melli Iran b	$3,162		
Israel			
Bank Hapoalim, B.M. d	$ 209,824		
Bank Leumi le-Israel, B.M. d	240,493		
Israel Discount Bank, Limited b	63,234		
United Mizrahi Bank, Ltd. d	106,969		
	$ 620,520		
Italy			
Banca Commerciale Italiana a	$ 172,267		
Banca Nazionale del Lavoro b	247,582		
Banco di Roma b	1,560,527		
Banco di Sicilia b	174,730		
Credito Italiano b	215,876		
Istituto Bancario San Paolo di Torino		$ 1,036,213	First Los Angeles Bank
	$ 2,370,982	$ 1,036,213	
Japan			
Bank of Tokyo, Ltd. a	$ 2,611,373	$15,375,629	Union Bank
The Bank of Yokohama, Ltd. b	241,890		
The Chuo Trust and Banking Company, Ltd. b	474,734		
The Dai-Ichi Kangyo Bank, Ltd. b	5,050,123	530,986	Dai-Ichi Kangyo Bank of Cali
The Daiwa Bank, Limited a	1,837,701		
The Fuji Bank, Limited a	4,651,467		
The Hokkaido Takushoku Bank, Ltd. a	689,943		
The Industrial Bank of Japan, Ltd. b	6,308,816		
The Kyowa Bank Ltd. a	1,354,456	108,231	Kyowa Bank of California
The Long-Term Credit Bank of Japan, Ltd a	2,874,834		
The Mitsubishi Bank, Ltd. e	4,822,676		
The Mitsubishi Trust and Banking Corporation a	2,797,374		
The Mitsui Bank, Ltd. a	2,017,812	1,346,558	Mitsui-Manufacturers Bank

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION
IN CALIFORNIA BY COUNTRY OF ORIGIN
(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary	
Japan (Continued)			
The Mitsui Trust and Banking Company, Ltd. a	3,780,271		
The Nippon Credit Bank, Ltd. b	1,999,230		
The Saitama Bank, Ltd. e	840,577		
The Sanwa Bank, Ltd. e	2,102,728	6,918,322	Sanwa Bank of California
The Shizuoka Bank, Ltd. e	1,157,693		
The Sumitomo Bank, Ltd. e	4,230,492	4,400,655	Sumitomo Bank of California
The Sumitomo Trust & Banking Co., Ltd. b	1,845,202		
The Taiyo Kobe Bank, Ltd. b	1,193,343		
The Tokai Bank, Ltd. a	5,035,817	1,127,179	Tokai Bank of California
The Toyo Trust and Banking Company, Ltd. a	1,250,636		
The Yasuda Trust and Banking Company, Ltd.a	3,594,485		
	$62,763,673	$29,807,560	
Korea			
The Bank of Seoul a	$ 199,000	$ 46,975	Seoul Bank California
The Cho-Hung Bank, Ltd. a	126,144		
The Commercial Bank of Korea, Ltd. a	190,707		
The Hanil Bank, Limited a	258,707	115,341	First State Bank of Southern California
Korea Exchange Bank a	453,419	385,293	California Korea Bank
Korea First Bank a	188,486		
	$ 1,416,463	$ 547,609	
Luxembourg			
Bank of Credit and Commerce International, S.A. b	$ 75,726		
Malaysia			
Bank Bumiputra Malaysia Berhad b	$ 32,252		
Mexico			
Banca Serfin, S.N.C. b	$ 188,600		
Banco Nacional de Mexico, S.N.C. b	46,888	$ 514,839	California Commerce Bank
Bancomer, S.N.C. b	932,557	325,430	Grossmont Bank
	$ 1,168,045	$ 840,269	
Netherlands			
Algemene Bank Nederland, N.V. b	$ 71,591		
New Zealand			
Bank of New Zealand b	$ 33,918		
Philippines			
Allied Banking Corporation		$ 62,753	Oceanic Bank
Manila Banking Corporation		31,400	Manila Bank California
Metropolitan Bank & Trust Company		118,021	International Bank of California
Philippine Commercial International Bank b	$ 28,530		
Philippine National Bank e	15,874	68,549	Century Bank
	$ 44,404	$ 280,723	

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION
IN CALIFORNIA BY COUNTRY OF ORIGIN
(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary
Singapore		
Development Bank of Singapore b	$20,981	
International Bank of Sinapore b	29,382	
Oversea-Chinese Banking Corporation b	24,162	
Overseas Union Bank b	46,514	
United Overseas Bank b	39,867	
	$ 160,906	
Spain		
Banco Bilbao Vizcaya, S.A. b	$ 367,471	
Banco Central, S.A. b	96,176	
Banco Exterior de Espana, S.A. b	58,986	
	$ 522,633	
Switzerland		
Credit Suisse e	$ 203,390	
Swiss Bank Corporation e	217,774	
	$421,164	
Taiwan		
Bank of Communications, Co. Ltd e	$ 43,034	
Thailand		
Bangkok Metropolitan Bank, Ltd. b	$ 32,034	
Thai Farmers Bank a	114,059	
	$ 146,093	
United Kingdom		
Barclays Bank plc b	$ 576	
Lloyds Bank plc e	1,264	
The National Westminster Bank, plc b	58,830	
The Royal Bank of Scotland, plc b	32,051	
Standard Chartered Bank plc e	33,174	
	$ 125,895	
TOTAL - Foreign Countries	$77,008,215	$34,894,229
U.S. Territories		
Guam		
Bank of Guam d	$ 6,722	
Puerto Rico		
Banco Popular de Puerto Rico d	$ 62,958	
TOTAL - U.S. Territories	$ 69,680	
GRAND TOTAL	$77,077,895	$34,894,229

a Nondepositary agency
b Depositary agency
c Limited branch
d Retail branch
e Wholesale branch

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Rep Office	Agency	Branch	California Corporate Subsidiary	Rank in Free World
Aktivbanken A/S	Denmark		LA			-
Algemene Bank Nederland NV	Netherlands		LA,SF			58
Allied Banking Corporation	Philippines				Oceanic Bank, SF	-
Amsterdam-Rotterdam Bank, N.V.	Netherlands	LA				48
Australia and New Zealand Banking Group Limited	Australia		LA			92
Banca Commerciale Italiana	Italy		LA			60
Banca Nazionale del Lavoro	Italy		LA			40
Banca Nazionale dell' Agricoltura	Italy	LA				159
Banca Serfin, S.N.C.	Mexico		LA			464
Banco Agricola Comercial De El Salvador	El Salvador		LA,SF			-
Banco Bilbao Vizcaya, S.A.	Spain		SF			73
Banco Central, S.A.	Spain		SF			89
Banco de la Ciudad de Buenos Aires	Argentina	LA				-
Banco de la Nacion Argentina	Argentina		SF			-
Banco di Napoli	Italy	LA				65
Banco di Roma	Italy		SF			69
Banco di Sicilia	Italy		LA			114
Banco do Brasil, S.A.	Brazil		LA,SF			111
Banco do Estado de Sao Paulo S.A.	Brazil		SF			508
Banco Exterior de Espana, S.A.	Spain		LA			146
Banco Hispano Americano	Spain	LA				137
Banco Nacional de Mexico, S.A.	Mexico		LA		California Commerce Bank, LA	
Banco Popular de Puerto Rico	Puerto Rico			LA		498
Banco Real, S.A.	Brazil		LA			
Bancomer, Sociedad Nacional de Credito	Mexico		LA		Grossmont Bank, La Mesa	235

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Rep Office	Agency	Branch	California Corporate Subsidiary	Rank in Free World
Bangkok Metropolitan Bank, Limited	Thailand		SF			-
Bank Bumiputra Malaysia Berhad	Malaysia		LA			344
Bank Dagang Negara	Indonesia		LA			462
Bank Hapoalim B.M.	Israel			LA(2), SF		115
Bank Julius Baer & Co., Ltd.	Switzerland	SF,LA				866
Bank Leumi le-Israel B.M.	Israel			LA(2)		116
Bank Melli Iran	Iran		LA			67
Bank of Communications	Taiwan			SCL		401
Bank of Credit and Commerce International, S.A.	Luxembourg	LA,SF	LA,SF			364
Bank of Guam	Guam			SF		-
Bank of India	India		SF			315
Bank of Montreal	Canada	LA			Harris Trust Company of CA, LA	59
Bank of New Zealand	New Zealand		LA			288
The Bank of Nova Scotia	Canada		SF			64
Bank of Scotland	UK	LA				132
Bank of Seoul	Korea		LA		Seoul Bank California, LA	98
The Bank of Tokyo, Limited	Japan		LA,SF		Union Bank, SF	22
The Bank of Yokohama, Ltd.	Japan		LA			49
Bank Saderat Iran	Iran	LA				-
Banque Auxiliare Michel Inchauspe	France	KER				-
Banque Francaise du Commerce Exterieur	France		SF			155
Banque Indosuez	France			LA		99
Banque Nationale de Paris	France	SD	LA,SF		Bank of the West, SF	13
Banque Paribas	France	SF	LA			51
Barclays Bank PLC	UK		LA,SF			14

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Rep Office	Agency	Branch	California Corporate Subsidiary	Rank in Free World
Bayerische Vereinsbank AG (Union Bank of Bavaria)	Germany		LA			35
Bergen Bank A/S	Norway	LA				226
Berliner Handels und Frankfurter Bank	Germany	LA				165
Caisse Nationale de Credit Agricole	France	LA,SF				19
Canadian Commercial Bank (in liquidation)	Canada				Commercial Center Bank, Santa Ana	-
Canadian Imperial Bank of Commerce	Canada		LA,SF		Canadian Imperial Bank of Commerce (California), LA	53
Cassa di Risparmio di Torino	Italy	LA				205
Chekiang First Bank, Limited	Hongkong		SF			-
Cho-Hung Bank	Korea		SF			254
The Chuo Trust & Banking Co., Ltd.	Japan		LA			47
The Commercial Bank of Korea, Ltd.	Korea		LA			251
Commerzbank Aktiengesellschaft	Germany			LA		30
Commonwealth Bank of Australia	Australia		LA			122
Copenhagen Handelsbank A/S	Denmark			LA		182
Credit Lyonnais	France			LA,SF		17
Credit Suisse	Switzerland	SF		LA		46
Creditanstalt Bankverein	Austria	SF				112
Credito Italiano	Italy		LA			62
The Dai-Ichi Kangyo Bank, Ltd.	Japan		LA,SF		Dai-Ichi Kangyo Bank of California, LA	1
The Daiwa Bank, Ltd.	Japan		LA			21
Deutsche Bank, A.G.	Germany	LA				15
Development Bank of Singapore, Ltd.			LA			339

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Rep Office	Agency	Branch	California Corporate Subsidiary	Rank in Free World
DG Bank Deutsche Genossen-schaftsbank	Germany			LA		71
Dresdner Bank AG	Germany		LA			25
The Export-Import Bank of Korea	Korea	LA				-
The Fuji Bank, Ltd.	Japan		LA,SF			3
The Hanil Bank, Limited	Korea		LA		1st State Bank of So. Calif., Santa Fe Springs	287
The Hokkaido Takushoku Bank, Ltd.	Japan		LA			54
The Hongkong and Shanghai Banking Corporation Limited	Hongkong	OR		LA,SF		28
The Industrial Bank of Japan, Ltd.	Japan	SF	LA			6
International Bank of Singapore, Ltd.	Singapore		SF			-
Israel Discount Bank Limited	Israel		LA			197
Istituto Bancario San Paolo di Torino	Italy				First Los Angeles Bank, LA	52
Jugobanka-Udruzena Banka	Yugoslavia	LA				630
Kleinwort, Benson Limited	UK	LA				273
Korea Exchange Bank	Korea		LA		California Korea Bank, LA	217
Korea First Bank	Korea		LA			252
Kredietbank, N.V.	Belgium	LA				90
The Kyowa Bank, Ltd.	Japan	SF	LA		The Kyowa Bank of California, LA	38
Liu Chong Hing Bank, Ltd.	Hongkong		SF			-
Lloyds Bank PLC	UK	SF		LA,SF		36
The Long-Term Credit Bank of Japan, Ltd.	Japan		LA			18
Manila Banking Corporation	Philippines				Manilabank California, LA	-
Metropolitan Bank & Trust Company	Philippines				International Bank of California, LA	-

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Rep Office	Agency	Branch	California Corporate Subsidiary	Rank In Free World
The Mitsubishi Bank Limited	Japan	SF		LA		4
The Mitsubishi Trust and Banking Corporation	Japan		LA			8
The Mitsui Bank, Ltd.	Japan	SF	LA		Mitsui-Manufacturers Bank, LA	12
The Mitsui Trust and Banking Company, Ltd.	Japan		LA			11
National Australia Bank Limited	Australia	SF	LA			103
National Bank of Canada	Canada		OR,LA			145
National Westminster Bank PLC	UK	LA	LA			16
Nederlandsche Middenstandsbank	Netherlands	LA				86
The Nippon Credit Bank, Ltd.	Japan		LA			29
Osterreichsche Landerbank	Austria	LA				192
Oversea-Chinese Banking Corporation	Singapore		LA			446
Overseas Union Bank Limited	Singapore		LA			600
Philippine Commercial International Bank	Philippines		LA			-
Philippine National Bank	Philippines			LA	Century Bank, SF	-
Privatbanken, A/S	Denmark	LA				218
PT Bank Niaga	Indonesia		LA			-
Rabobank Nederland, N.V.	Netherlands	SF				50
The Royal Bank of Canada	Canada		LA			42
The Royal Bank of Scotland PLC	UK	LA,SF	SF			100
The Saitama Bank, Ltd.	Japan			LA		41
The Sanwa Bank, Limited	Japan			LA,SF	Sanwa Bank California, SF	5
Security Pacific Bank Australia, Ltd.	Australia	LA				-
Shanghai Commercial Bank, Limited	Hongkong	LA	SF			811
The Shizuoka Bank, Ltd.	Japan			LA		78

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Rep Office	Agency	Branch	California Corporate Subsidiary	Rank in Free World
Societe Generale	France	SF		LA		24
Standard Chartered Bank	UK	LA		LA		91
State Bank of India	India		LA		State Bank of India (California), LA	102
The Sumitomo Bank, Limited	Japan			LA,SF	The Sumitomo Bank of California, SF	2
The Sumitomo Trust and Banking Corporation, Limited	Japan		LA			9
Swiss Bank Corporation	Switzerland	LA		SF		32
The Taiyo Kobe Bank, Ltd.	Japan		LA			20
Thai Farmers Bank, Ltd.	Thailand		LA			472
The Tokai Bank Ltd.	Japan		LA		Tokai Bank of California, LA	10
The Tokyo Sowa Bank, Ltd.	Japan	LA				147
The Toronto-Dominion Bank	Canada	LA	LA			81
The Toyo Trust and Banking Company, Ltd.	Japan		LA			26
Union Bank of Switzerland	Switzerland	SF				31
United Mizrahi Bank Ltd.	Israel			LA		374
United Overseas Bank, Ltd.	Singapore		LA			415
The Yasuda Trust and Banking Company, Limited	Japan		LA			23

NOTES:
a KER, LA, OR, SCL, SD, SF denote Kern, Los Angeles, Orange, Santa Clara, San Diego and San Francisco counties, respectively.

b Alphabetical listing of Top 500 banks in Deposits and Banks Ranked After the First 500, American Banker, July 24, 1989, as of 12/31/88.

AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS

Name of Bank and Address	Principal Place of Business
AMERICAN SECURITY BANK, N.A. 1656 North California Boulevard, Suite 200 Walnut Creek, CA 94596	Washington, D.C.
AMSTERDAM ROTTERDAM BANK, N.V. 333 South Grand Avenue, Suite 3545 Los Angeles, CA 90071	Amsterdam, Netherlands
BAER AMERICAN BANKING CORPORATION Four Embarcadero Center, Suite 1640 San Francisco, CA 94111	New York, New York
BANCA NAZIONALE DELL' AGRICOLTURA 333 South Grand Avenue Los Angeles, CA 90071	Rome, Italy
BANCO DE LA CIUDAD DE BUENOS AIRES 555 South Flower Street, Suite 2454 Los Angeles, CA 90071	Buenos Aires, Argentina
BANCO DI NAPOLI 333 So. Grand Avenue, #3320 Los Angeles, CA 90071	Naples, Italy
BANCO HISPANO AMERICANO 660 So. Figueroa Street Los Angeles, CA 90017	Madrid, Spain
BANK JULIUS BAER & COMPANY, LTD. Four Embarcadero Center, Suite 1640 San Francisco, CA 94111 1801 Avenue of the Stars, Suite 1101 Los Angeles, CA 90067	Zurich, Switzerland
BANK OF CREDIT AND COMMERCE INTERNATIONAL, S.A. 9494 Wilshire Boulevard Beverly Hills, CA 90212 300 Montgomery Street, Suite 888 San Francisco, CA 94104	Luxembourg, Luxembourg
BANK OF MONTREAL 707 Wilshire Boulevard Los Angeles, CA 90017	Montreal, Canada
BANK OF NEW ENGLAND, N.A. One California Street, Suite 880 San Francisco, CA 94111	Boston, Massachusetts
THE BANK OF NEW YORK 16255 Ventura Boulevard, Suite 320 Encino, CA 91436	New York, New York
BANK OF SCOTLAND 660 So. Figueroa Street, Suite 1760 Los Angeles, CA 90017	Edinburgh, Scotland
BANK SADERAT IRAN 707 Wilshire Boulevard, Suite 4880 Los Angeles, CA 90017	Tehran, Iran

AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS - Continued

Name of Bank and Address	Principal Place of Business
BANKERS TRUST COMPANY 300 South Grand Avenue, 41st Floor Los Angeles, CA 90071 3580 Wilshire Boulevard, Suite 1900 Los Angeles, CA 90071 600 Montgomery Street San Francisco, CA 94111	New York, New York
BANKERS TRUST (DELAWARE) 300 South Grand Avenue, 41st Floor Los Angeles, CA 90071	Wilmington, Delaware
BANQUE AUXILIARE MICHEL INCHAUSPE 1415-18th Street, Suite 707 Bakersfield, CA 93301	St. Jean Pied-de-Port, France
BANQUE NATIONALE DE PARIS 750 "B" Street San Diego, CA 92101	Paris, France
BANQUE PARIBAS 101 California Street, Suite 3150 San Francisco, CA 94111	Paris, France
BERGEN BANK A/S 600 Wilshire Boulevard, Suite 1660 Los Angeles, CA 90017	Bergen, Norway
BERLINER HANDELS-UND FRANKFURTER BANK 800 West Sixth Street, Suite 900 Los Angeles, CA 90017	Frankfurt, Germany
BOSTON SAFE DEPOSIT AND TRUST COMPANY 300 South Grand Avenue Los Angeles, CA 90071 4695 MacArthur Court, Suite 300 Newport Beach, CA 92660 610 Newport Center Drive, Newport Beach, CA 92660 635 Waverly Street Palo Alto, CA 94301 400 Montgomery Street San Francisco, CA 94104	Boston, Massachusetts
CAISSE NATIONALE DE CREDIT AGRICOLE 800 West Sixth Street, Suite 800 Los Angeles, CA 90017 555 California Street, Suite 4390 San Francisco, CA 94104	Paris, France

AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS - Continued

Name of Bank and Address	Principal Place of Business
CASSA DI RISPARMIO DI TORINO 515 So. Flower Street, Suite 1690 Los Angeles, CA 90071	Turin, Italy
THE CHASE MANHATTAN BANK, N.A. 801 South Grand Avenue Los Angeles, CA 90017 Three Embarcadero Center San Francisco, CA 94111	New York, New York
CHEMICAL BANK 333 South Grand Avenue Los Angeles, CA 90017	New York, New York
CITIBANK, N.A. 725 So. Figueroa Street Los Angeles, CA 90017 One Sansome Street San Francisco, CA 94104	New York, New York
COMERICA BANK-DETROIT 19600 Fairchild, Suite 120 Irvine, CA 92715 7901 Stoneridge Drive, Suite 427 Pleasanton, CA 94566	Detroit, Michigan
CONTINENTAL ILLINOIS NATIONAL BANK AND TRUST COMPANY OF CHICAGO 444 South Flower Street, 28th Floor Los Angeles, CA 90071	Chicago, Illinois
CREDIT SUISSE 50 California Street, Suite 2940 San Francisco, CA 94111	Zurich, Switzerland
CREDITANSTALT-BANKVEREIN Four Embarcadero Center, Suite 2150 San Francisco, CA 94111	Vienna, Austria
DEUTSCHE BANK, A.G. 300 South Grand Avenue, Suite 3950 Los Angeles, CA 90071	Frankfurt, Germany
THE EXPORT-IMPORT BANK OF KOREA 600 Wilshire Boulevard, Suite 1650 Los Angeles, CA 90017	Seoul, Korea
FIDUCIARY TRUST COMPANY INTERNATIONAL 444 South Flower Street, 44th Floor Los Angeles, CA 90071	New York, New York
THE FIRST NATIONAL BANK OF BOSTON 300 South Grand Avenue Los Angeles, CA 90071	Boston, Massachusetts
THE FIRST NATIONAL BANK OF CHICAGO 555 South Flower Street Los Angeles, CA 90071	Chicago, Illinois

AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS - Continued

Name of Bank and Address	Principal Place of Business
HARRIS TRUST AND SAVINGS BANK 707 Wilshire Boulevard Los Angeles, CA 90017	Chicago, Illinois
THE HONGKONG & SHANGHAI BANKING CORPORATION LIMITED 18662 MacArthur Boulevard Irvine, CA, 92715	Hongkong, Hongkong
THE INDUSTRIAL BANK OF JAPAN, LIMITED 555 California Street, Suite 5010 San Francisco, CA 94104	Tokyo, Japan
IRVING TRUST COMPANY 800 West Sixth Street Los Angeles, CA 90017	New York, New York
JUGOBANKA-UDRUZENA BANKA 3440 Wilshire Boulevard, Suite 1206 Los Angeles, CA 90010	Belgrade, Yugoslavia
KLEINWORT, BENSON LIMITED 333 South Grand Avenue, Suite 3070 Los Angeles, CA 90017	London, England
KREDIETBANK, N.V. 300 South Grand Avenue, Suite 1345 Los Angeles, CA 90071	Brussels, Belgium
THE KYOWA BANK, LIMITED One Montgomery Street, Suite 1120 San Francisco, CA 94104	Tokyo, Japan
LLOYDS BANK, PLC 345 California Street, Suite 1150 San Francisco, CA 94104	London, England
MANUFACTURERS HANOVER TRUST COMPANY 300 South Grand Avenue Los Angeles, CA 90071 50 California Street San Francisco, CA 94111	New York, New York
MARYLAND NATIONAL BANK 1070 Marina Village Parkway , Suite 101 Alameda, CA 94501 215 North Marengo Avenue Pasadena, CA 91101 1050 Rosecrans Street, Suite D San Diego, CA 92106	Baltimore, Maryland
MELLON BANK, N.A. 515 South Flower Street, Suite 1650 Los Angeles, CA 90071 595 Market Street San Francisco, CA 94105	Pittsburgh, Pennsylvania

AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS - Continued

Name of Bank and Address	Principal Place of Business
MERRILL LYNCH TRUST COMPANY 19200 Von Karman Avenue Irvine, CA 92715 101 California Street San Francisco, CA 94104	Somerset, New Jersey
THE MITSUBISHI BANK, LIMITED 425 Montgomery Street San Francisco, CA 94104	Tokyo, Japan
THE MITSUI BANK, LIMITED 301 California Street San Francisco, CA 94104	Tokyo, Japan
MORGAN GUARANTY TRUST COMPANY OF NEW YORK 444 South Flower Street Los Angeles, CA 90071 101 California Street, Suite 2750 San Francisco, CA 94111	New York, New York
NATIONAL AUSTRALIA BANK, LIMITED One Sansome Street, Suite 3100 San Francisco, CA 94104	Melbourne, Australia
NATIONAL WESTMINSTER BANK PLC 400 South Hope Street, Suite 1000 Los Angeles, CA 90071	London, England
NCNB NATIONAL BANK OF NORTH CAROLINA 444 South Flower Street Los Angeles, CA 90071	Charlotte, North Carolina
NEDERLANDSCHE MIDDENSTANDSBANK, N.V. 333 South Grand Avenue, Suite 3000 Los Angeles, CA 90071	Amsterdam, Netherlands
OSTERREICHSCHE LANDERBANK 9665 Wilshire Boulevard Beverly Hills, CA 90212	Vienna, Austria
THE PHILADELPHIA NATIONAL BANK 707 Wilshire Boulevard, Suite 4330 Los Angeles, CA 90017	Philadelphia, Pennsylvania
PITTSBURGH NATIONAL BANK 444 South Flower Street, Suite 2450 Los Angeles, CA 90071	Pittsburgh, Pennsylvania
PRIVATBANKEN A/S 600 Wilshire Boulevard, Suite 1500 Los Angeles, CA 90017	Copenhagen, Denmark
RABOBANK NEDERLAND, N.V. Three Embarcadero Center, Suite 930 San Francisco, CA 94111	Utrecht, Netherlands

AUTHORIZED REPRESENTATIVE OF FOREIGN BANKS - Continued

Name of Bank and Address	Principal Place of Business
THE ROYAL BANK OF SCOTLAND, PLC 800 West Sixth Street, Suite 920 Los Angeles, CA 90017-2712 600 Montgomery Street San Francisco, CA 94111-2880	Edinburgh, Scotland
SECURITY PACIFIC AUSTRALIA, LIMITED 333 South Hope Street, H10-80 Los Angeles, CA 90071	Sydney, Australia
SHANGHAI COMMERCIAL BANK LIMITED 944 East Garvey Avenue Monterey Park, CA 91754	Hongkong, Hongkong
SHAWMUT BANK OF BOSTON, N.A. 181 Lytton Avenue Palo Alto, CA 94301	Boston, Massachusetts
SOCIETE GENERALE One Montgomery Street, 16th Floor San Francisco, CA 94104	Paris, France
STANDARD CHARTERED BANK 445 South Figueroa Street Los Angeles, CA 90071	London, England
SWISS BANK CORPORATION 300 South Grand Avenue Los Angeles, CA 90071	Basel, Switzerland
THE TOKYO SOWA BANK, LTD. 611 West Sixth Street, Suite 2140 Los Angeles, CA 90017	Tokyo, Japan
THE TORONTO-DOMINION BANK 2049 Century Park East, Suite 920 Los Angeles, CA 90067	Toronto, Canada
UNION BANK OF SWITZERLAND Two Embarcadero Center, Suite 1560 San Francisco, CA 94111	Zurich, Switzerland
UNITED STATES TRUST COMPANY 10 Lombard Street, Suite 250 San Francisco, CA 94111	Boston, Massachusetts
UNITED STATES TRUST COMPANY OF NEW YORK 555 South Flower Street Los Angeles, CA 90071	New York, New York
VALLEY BANK OF NEVADA 4370 La Jolla Village Drive, Suite 12 San Diego, CA 92122	Las Vegas, Nevada
VALLEY NATIONAL BANK OF ARIZONA 2140 Merced Street, Suite 105 Fresno, CA 93721	Phoenix, Arizona

EDGE ACT CORPORATIONS IN CALIFORNIA

Beverly Hills

American Express Bank International - Beverly Hills Branch
421 North Rodeo Drive
Beverly Hills, CA 90035

Republic International Bank of New York (California) - Beverly Hills Branch
445 North Bedford Drive
Beverly Hills, CA 90212

Inglewood

Imperial International Bank
9920 La Cienega Boulevard
Inglewood, CA 90301

Los Angeles

American Express Bank International - Los Angeles Branch
600 Wilshire Boulevard, Suite 350
Los Angeles, CA 90071

Bank of Boston International South - Los Angeles Branch
300 South Grand Avenue, Suite 3700
Los Angeles, CA 90071

The Bank of New York International, Inc - Los Angeles Branch
800 West Sixth Street
Los Angeles, CA 90017

Bankers Trust International Private Banking Corporation - Los Angeles Branch
1605 West Olympic Boulevard
Los Angeles, CA 90015

Chase Bank International - Los Angeles Branch
800 Wilshire Boulevard
Los Angeles, CA 90017

Citibank International - Los Angeles Branch
444 South Flower Street, 19th Floor
Los Angeles, CA 90071

First Chicago International - Los Angeles Branch
555 South Flower Street, 19th Floor
Los Angeles, CA 90071

First Interstate Bank International
707 Wilshire Boulevard
Los Angeles, CA 90017

First Interstate Overseas Investment, Inc.
707 Wilshire Boulevard
Los Angeles, CA 90017

Philadelphia International Bank - Los Angeles Branch
444 South Flower Street, Suite 1300
Los Angeles, CA 90071

Republic International Bank of New York (California)
1605 West Olympic Boulevard
Los Angeles, CA 90015

EDGE ACT CORPORATIONS IN CALIFORNIA - Continued

Los Angeles - (Continued)

Security Pacific International Bank - Los Angeles Branch
333 South Hope Street
Los Angeles, CA 90071

Security Pacific Overseas Corporation
333 South Hope Street
Los Angeles, CA 90017

U.S. Bank International - Los Angeles Branch
550 South Hill Street, Suite 1200
Los Angeles, CA 90013

San Diego

American Express Bank International - San Diego Branch
1200 Third Avenue
San Diego, CA 92101

Citibank International - San Diego Branch
401 West A Street, Suite 1805
San Diego, CA 92101

Republic International Bank of New York - San Diego Branch
401 "B" Street, Suite 1950
San Diego, CA 92101

San Francisco

American Express Bank International - San Francisco Branch
580 California Street, 19th Floor
San Francisco, CA 94104

Bank of California International
400 California Street
San Francisco, CA 94145

Bankamerica International
555 California Street
San Francisco, CA 94104

Bankamerica International Financial Corporation
555 California Street
San Francisco, CA 94104

Bankers Trust International Private Banking Corporation - San Francisco Branch
600 Montgomery Street, 34th Floor
San Francisco, CA 94111

Citibank International - San Francisco Branch
One Sansome Street
San Francisco, CA 94104

Fuji Bank International, Inc.
601 California Street, Suite 400
San Francisco, CA 94108

EDGE ACT CORPORATIONS IN CALIFORNIA - Continued

San Francisco - (Continued)
The Pacific International Bank
351 California Street
San Francisco, CA 94104

Wells Fargo International Affiliates Corporation
464 California Street
San Francsico, CA 94104

San Mateo
U.S. Bank International - San Mateo Branch
1660 South Amphlett Boulevard
San Mateo, CA 94402

Source: Federal Reserve Bank of San Francisco

SELECTED FINANCIAL INFORMATION - TRUST COMPANIES
(Amounts Rounded to Nearest Thousand)

NAME OF TRUST COMPANY	CITY	TOTAL ASSETS	EQUITY CAPITAL	NET INCOME	FIDUCIARY ASSETS
Boston Safe Deposit and Trust Company of CA	Los Angeles	$ 7,943	$ 7,773	$(1,089)	$ 166,982
Capital Guardian Trust Company	Los Angeles	46,020	33,684	10,531	22,396,675
Coldwell Banker Real Estate Trust Services	Los Angeles	1,607	1,380	123	0
Deseret Trust Company of California	Los Angeles	816	758	50	21,003
Farmers & Merchants Trust Co. of Long Beach	Long Beach	7,195	7,195	1,629	373,526
Fiduciary Trust International of California	Los Angeles	3,616	3,548	788	130,461
Franklin Trust Company	San Mateo	3,635	3,308	1,705	2,589,579
Home Fed Trust	San Diego	3,034	2,229	243	2,463,812
Imperial Trust Company	Los Angeles	3,105	1,568	172	3,759,888
Manufacturers Hanover Trust Company of CA	San Francisco	14,989	13,511	1,077	541,723
Meridian Trust Company of California	San Francisco	1,562	1,577	(35)	3,162
North American Trust Company	San Diego	722	707	(86)	811,628
Pacific Securities Depository Trust Company	San Francisco	16,361	3,350	1,262	1,040
Pacific Trust Company	San Jose	2,348	1,701	384	613,060
Security Pacific State Trust Company	Los Angeles	37,330	11,012	9,057	0
Security Trust Company	San Diego	3,222	3,029	291	98,959
Trust Company of the West	Los Angeles	38,387	21,890	4,403	6,690,763
Trust Services of America, Inc.	Los Angeles	29,292	20,040	3,012	5,509,629
Western Financial Trust Company	Walnut Creek	430	417	20	3,480
Whittier Trust Company	South Pasadena	1,518	963	(37)	707,974
TOTAL		$223,132	$139,640	$33,500	$46,883,344

FIDUCIARY STATEMENT
(Amounts Rounded to Nearest Thousands)

	STATE BANKS	NATIONAL BANKS	TRUST COMPANIES	TOTAL
NUMBER OF TRUST DEPARTMENTS	37	22	20	79
ASSETS				
Investments:				
Bonds	$12,329,538	$ 25,790,474	$ 5,802,553	$ 43,922,565
Stocks	9,874,921	45,930,949	10,149,221	65,955,091
Real Estate Loans	1,569,055	996,558	858,577	3,424,190
Other Loans	2,466,156	10,090,396	574,180	13,130,732
Real Estate	1,033,448	1,749,127	2,597,498	5,380,073
Savings and Loan, Other Thrift Deposits	458,541	198,849	1,272,509	1,929,899
Miscellaneous	2,253,874	5,095,873	1,166,258	8,516,005
Time Deposits:				
Own Bank	614,715	4,283,715	5,523	4,903,953
Other Bank	2,956,685	9,423,319	157,275	12,537,279
Demand Deposits:				
Own Bank	285,819	2,547,769	37,165	2,870,753
Other Banks	1,914	52,584	627,139	681,637
Local Agency Security Investments	1,704,116	1,896,819		3,600,935
Corporate Investments	12,188,141	33,359,904	587,978	46,136,023
Agency, Safekeeping, Custodian, and Escrow Investments	28,060,373	228,284,877	23,055,258	279,400,508
Advances or Overdrafts	25,813	663,679	(7,790)	681,702
Total Assets	$75,823,109	$370,364,892	$46,883,344	$493,071,345
LIABILITIES				
Fiduciary Accounts:				
Court Trusts	$ 1,173,191	$ 5,226,367	$ 620,048	$ 7,019,606
Personal Living Trusts	3,817,744	14,129,432	1,744,643	19,691,819
Employee Benefit Trusts	26,629,143	36,863,699	15,008,522	78,501,364
Collective Investment Funds	3,358,571	73,764,310	6,696,542	83,819,423
Less Units of Collective Investment Funds	(3,221,848)	(65,799,838)	(2,444,631)	(71,466,317)
Total Fiduciary Accounts	31,756,801	64,183,970	21,625,124	117,565,895
Local Agency Security Accounts	1,699,074	1,896,819		3,595,893
Corporate Accounts	13,009,898	34,439,371	629,893	48,079,162
Agency, Safekeeping, Custodian, and Escrow Accounts	29,331,523	263,240,442	24,636,047	317,208,012
Due to Commercial Department, Advances or Overdrafts	25,813	6,604,290	(7,720)	6,622,383
Total Liabilities	$75,823,109	$370,364,892	$46,883,344	$493,071,345

TRUST OPERATIONS

On December 31, 1989, 37 state banks and 20 non-deposit trust companies were authorized to conduct trust business. Twenty-two national banks had trust departments. The carrying value of trust assets of state chartered institutions totaled $122.7 billion, up from $119.6 billion as of December 31, 1988, an increase of 2.5%. National banks' fiduciary assets totaled $370.3 billion, an increase of 32.8% over the carrying value of $278.7 billion a year previous. The state share of California fiduciary business decreased from 30% to 24% .

During the year ended December 31, 1989, income generated from trust activities of state-chartered banks combined with the total income of trust companies was $ million, an increase of % over the $347.1 million reported for calendar year 1988.

Trust Companies and Departments

On January 1, 1989 there were 21 trust companies. During the year, two trust companies opened for business and three became extinct. One trust department of a title insurance company converted to a stand-alone trust company, leaving 20 trust companies at year end.

At the start of the year there was one pending and one approved but unopened trust company application. During the year two trust company applications were filed and two were approved, leaving one pending and one approved trust company application at year end 1988.

Three applications for branch offices of trust companies were filed during the year, two were approved and two opened for business. closed As of December 31, 1988 there were 25 branch offices of trust companies.

During the year, one new state bank trust department was established, making 37 state banks with trust powers on December 31, 1988. Two applications by state banks for trust powers were filed, and two were approved, leaving two approved applications for trust powers at year end.

TRUST COMPANIES OPENED DURING THE YEAR

Name	Location	Date
Meridian Trust Company of California	San Francisco	10-17-89
Whittier Trust Company	South Pasadena	1-27-89

TRUST COMPANIES BECOMING EXTINCT DURING THE YEAR

Name	Location	Date
First Independent Trust Company	Sacramento	5-19-89
Irving Trust Company California	San Francisco	12-15-89
United Security Trust Company	Santa Barbara	2-24-89

CONVERSION OF TRUST DEPARTMENT OF TITLE INSURANCE COMPANY TO TRUST COMPANY

Name	Location	Date
Security Title Insurance Company to Security Trust Company	San Diego	10-2-89

TRUST POWERS GRANTED EXISTING BANK

Name	Location	Date
The Bank of San Francisco	San Francisco	11-21-89

LICENSED CALIFORNIA BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS

Name of Business and Industrial Development Corporation	Head Office Location
Government Funding California Business and Industrial Development Corporation	6225 Sunset Boulevard, Suite 1926 Los Angeles, CA 90028
State Assistance Fund for Energy, California ness and Industrial Development Corporation	1014 Second Street, 3rd Floor, Sacramento, CA 95814
Statewide California Business and Industrial Development Corporation	1400 Quail Street, Suite 260, Newport Beach, CA 92660
Certified Business Funding, A California Business and Industrial Development Corporation	6350 Laurel Canyon Boulevard, Suite 360, Los Angeles, CA 91606

QUALIFIED MORTGAGE GUARANTY INSURERS
AS OF JUNE 30, 1989

Name of Company	Address of Principal Office
Commercial Loan Insurance Corporation	250 East Kilbourn Avenue, Milwaukee, WI 53201
Commercial Mortgage Guarantee Insurance, Inc.	150 East Gilman Street, Madison, WI 53703
Commonwealth Mortgage Assurance Company	8 Penn Center, Philadelphia, PA 19103
Foremost Guaranty Insurance Corporation	5800 Foremost Drive, S.E., Grand Rapids, MI 49501
General Electric Mortgage Insurance Corporation	11311 Cornell Park Drive, Cincinnati, OH 45242
General Electric Mortgage Insurance Corporation of California	1530 Meridian Avenue, San Jose, CA 95150
General Electric Mortgage Insurance Corporation of North Carolina	6601 Six Forks Road, Raleigh, NC 27609
Integon Mortgage Guaranty Insurance Corporation	P.O. Box 3199, Winston-Salem, NC 27152
Investors Mortgage Insurance Company	200 East Randolph, Chicago, IL 60601
Mortgage Guaranty Insurance Corporation	250 East Kilbourn Avenue, Milwaukee, WI 53201
PMI Mortgage Insurance Co.	One East Camelback Road, Phoenix, AZ 85012
PAMICO Mortgage Insurance Company	1750 Walton Road, Blue Bell, PA 19422
Republic Mortgage Guaranty Insurance Company	7820 North Point Blvd., Winston-Salem, NC 27106
United Guaranty Commercial Insurance Company of North Carolina	2091 North Elm Street, Greensboro, NC 27420
United Guaranty Commercial Insurance Company of Iowa	2701 Middle Road, Bettendorf, IA 53703
Verex Insurance, Inc.	150 East Gilman Street, Madison, WI 53703
Wisconsin Mortgage Insurance Corporation	250 East Kilbourne Avenue, Milwaukee, WI 53201

AUTHORIZED ISSUERS OF PAYMENT INSTRUMENTS

Name of Company	Head Office
American Express Travel Related Services, Inc.	New York City
Amnex Holding Company	Los Angeles
BankAmerica Corporation	San Francisco
The Circle K Corporation	Phoenix
National Money Orders, Inc.	Houston
Republic Money Orders, Inc.	Dallas
Travelers Express Company	Minneapolis
Wells Fargo & Company	San Francisco

AUTHORIZED ISSUERS OF TRAVELERS CHECKS

Name of Company	Head Office
American Express Travel Related Services, Inc.	New York City
BankAmerica Corporation	San Francisco
Citicorp Services, Inc.	New York City
Republic Money Orders, Inc.	Dallas
Societe Francaise du Cheque de Voyage	New York City
Thomas Cook, Inc.	New York City
Travellers Cheque Associates, Ltd.	New York City
Wells Fargo & Company	San Francisco

AUTHORIZED TRANSMITTERS OF MONEY ABROAD

Name of Company	Head Office
American Express Travel Related Services, Inc.	New York City
Amparo's Foreign Exchange, Inc.	San Francisco
Associated Foreign Exchange, Inc.	San Francisco
Continental Currency Transfers, Inc.	Santa Ana
Deak-Perera International, Inc.	Los Angeles
Dollar America Exchange, Inc.	Santa Clara
Esteva & Company, Inc.	San Francisco
Fiesta-X-Change, Inc.	Los Angeles
Golden Asian Express Company, Inc.	Monterey Park
Grace Foreign Exchange Corporation	San Francisco
LBC Mabuhay U.S.A. Corporation	San Francisco
Maniflo Money Exchange, Inc.	National City
Odena Foreign Exchange Corporation	San Francisco
Pan Asian Currency Exchange Corporation	San Jose
Pekao Trading Corporation	New York City
Regent Forex, Inc.	Los Angeles
Thomas Cook, Inc.	Princeton, New Jersey

SELECTED CORPORATE INFORMATION - CALIFORNIA STATE CHARTERED BANKS

ALLIANCE BANK
Incorporated July 11, 1979

100 Corporate Pointe, Culver City 90230 **Tel: (213) 410-9281**

Principal Officers: Curtis S. Reis, President & Chief Executive Officer; Andrew D. Reid, Vice President and Cashier; J. Elroy Peiris, Vice President and Senior Credit Officer; Daryl M. Dean, Vice President and Controller; Lyn S. Caron, Vice President; Michael L. Abrams, Secretary.

Directors: Michael L. Abrams, Robert H. Bothner, Lyn S. Caron, Willie D. Davis, Randall A. McCord, Curtis S. Reis, L. Sanford Reis, Robert H. Thompson.

ALVARADO BANK
Incorporated November 9, 1981

3000 Hilltop Mall Road, Richmond 94806 **Tel: (415) 235-9292**

Principal Officers: Timothy T. Thomason, President and Chief Executive Officer; O.H. Daniel Prejean, Senior Vice President & Cashier; James L. McConville, Senior Vice President & Loan Administrator.

Directors: Emil Accornero, Gerald S. Feagley, Joseph Mariotti, M.D., Thomas M. Powers, John Roveda, Maurice Sandler, M.D., Joseph Sindicich, Timothy T. Thomason.

Branch Office: (1)

AMERICA CALIFORNIA BANK
Incorporated March 10, 1972

560 California Street, San Francisco 94104 **Tel: (415) 986-5686**

Principal Officers: S.Y. Wang, Chairman of the Board; Emilia Roxas, Vice Chairman of the Board; Jane Wang, President and Chief Executive Officer; Richard Delucchi, Regional Vice President; Angela M. Chang, Vice President and Chief Financial Officer; Larry Mao, Vice President and Senior Loan Officer; Victoria Gong, Vice President.

Directors: Ralph Ho, Wayne Huang, Fannie Lee, Elizabeth Kalaw, Gumersindo Leuterio, Emilia Roxas, Elton Tan, Jane Wang, S.Y. Wang.

Branch Office: (1)

AMERICAN BANK & TRUST COMPANY
Incorporated August 6, 1973

40 South Market Street, San Jose 95113 **Tel: (408) 993-9100**

Principal Officers: Yosh Uchida, Chairman of the Board; Thomas M. Yuki, Vice Chairman of the Board; Ben N. Matsui, President & Chief Executive Officer; Wayne S. Doiguchi, Executive Vice President & Senior Credit Officer; John M. Lang, Senior Vice President & Cashier.

Directors: Mario L. Belotti, Ben N. Matsui, Yoshihiro Uchida, Henry T. Yamate, Thomas M. Yuki.

Branch Offices: (4)

AMERICAN COMMERCIAL BANK
Incorporated May 30, 1973

304 East Main Street, Ventura 93301 **Tel: (805) 648-5081**

Principal Officers: Edward T. Martin, Chairman of the Board; Harry L. Maynard, President; Kenneth F. May, Senior Vice President & Credit Administrator; Betty M. Sears, James Benninga, Cashier's Department; David E. Bouchet, Charles R. Mohr, Carol E. Wright, Vice Presidents.

Directors: Lincoln Cryne, Bill Dover, Dexter Halpert, Allen Jue, Edward T. Martin, Harry L. Maynard, Catherine S. Wood.

Parent Company: Americorp
Branch Offices: (2)

AMERICAN INTERNATIONAL BANK
Established July 3, 1978

One Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 688-8600**

Principal Officers: Harold Chuang, Chairman of the Board; James A. Dorian, President & Chief Executive Officer; Phillip H. Chuang, Executive Vice President & Treasurer; Joseph N. Rabbat, Executive Vice President & Chief Financial Officer; Roger E. Juline, Jr., Executive Vice President & Senior Loan Officer.

Directors: Z. Paul Akian, Edward T. H. Chang, William Chang, Jeff Chen, Harold Chuang, Philip H. Chuang, James A. Dorian, Rolland D. Headlee, William Huang, Feng Jui Kao, Hiram W. Kwan, Percy H. Linn, Robert Philibosian, Larry Zarian.

Subsidiary: AIB Real Estate Investment Inc.
Branch Offices: (4)

AMERICAN INTERSTATE BANK
Incorporated January 31, 1973

500 Newport Center Drive, Newport Beach 92660 **Tel: (714) 640-5100**

Principal Officers: David T. Blankenhorn, President & Chief Executive Officer; Susan Glenn Howe, Senior Vice President & Chief Financial Officer; S. Price Scott, Jr., Executive Vice President-Real Estate; Harry E. Ashmore, Senior Vice President & Loan Administrator.

Directors: David T. Blankenhorn, William J. Carden, William Ferdi, Franklyn Jeans, Jerry A. King, S. Price Scott, Jr.

Subsidiary: American Interstate Properties, Inc.
Branch Office: (1)

AMERICAN PACIFIC STATE BANK
Incorporated August 17, 1970

6350 Laurel Canyon Blvd., No. Hollywood 91606 **Tel: (818) 760-7200**

Principal Officers: Elmer Stone, Chairman of the Board; Frank J. Ures, Jr., President & Chief Executive Officer; James M. Degnan, Executive Vice President; Yoichi Fujiki, Senior Vice President & Chief Credit Officer; Jo Evelyn Spotts, Senior Vice President & Cashier; James E. Whitney, Senior Vice President, SBA; Ray Stuehrmann, Vice President & Counsel; Kathleen Peters, Vice President & Controller; John Smith, Vice President & Auditor; Michael Bilson, Secretary.

Directors: Yuichi Katoh, Junko Koike, Saul E. Levi, John Martin, Elmer J. Stone, Frank J. Ures, Jr., Earle Wasserman.

Parent Company: APSB Bancorp
Branch Offices: (4)

AMERICAN RIVER BANK
Established August 29, 1983

9750 Business Park Drive, Sacramento 95827 **Tel: (916) 366-1777**

Principal Officers: William L. Young, President; David T. Taber, Executive Vice President & Chief Operating Officer; Charles L. Esping, Senior Vice President & Credit Administrator.

Directors: Robert H. Daneke, Charles A. Edgett, D. Bruce Fite, Sam Gallina, Mac W. Huss, Dr. Wayne Matthew, Marvin L. Oates, Norris J. Rancourt, David T. Taber, Roger J. Taylor, D.D.S., Warren Taylor, Stephen H. Waks, William B. Wong, Majorie G. Wood-Burke, William L. Young.

Branch Office: (1)

AMERICAN VALLEY BANK
Incorporated March 28, 1977

1234 East Main Street, El Cajon 92021 **Tel: (619) 441-5100**

Principal Officers: James L. Redman, President; Michael P. Foley, Executive Vice President; Don R. Barrington, Senior Vice President & Chief Financial Officer; Lynn R. McDougal, Secretary.

Directors: James S. Brown, Lynn R. McDougal, James L. Redman, M. Gale Ruffin, Buell W. Stone.

Parent Company: BSD Bancorp, Inc.
Branch Offices: (3)

ANTELOPE VALLEY BANK
Incorporated February 8, 1980

44201 - 10th Street West, Lancaster 93534 **Tel: (805) 945-4511**

Principal Officers: Jack D. Seefus, President & Chief Executive Officer; Charles Nickerson, Senior Vice President & Chief Financial Officer; George E. Nagy, Senior Vice President & Commercial Loan Officer; James J. Hennager, Senior Vice President & Consumer Loan Administrator; Richard A. Little, Senior Vice President, Real Estate Lending.

Directors: Clyde G. Golding, E. Gordon Harrison, Carl P. Higenfeldt, John F. Murphy, Homer A. Rowell, Michael G. Schafer, Jack D. Seefus, Roy J. Simi, A.C. Warnack.

Branch Offices: (5)

BANK AUDI (CALIFORNIA)
Established October 5, 1987

444 So. Flower Street, Los Angeles 90071 **Tel: (213) 627-7799**

Principal Officers: Dr. Joseph J. Jacobs, Chairman of the Board; William A. Hanna, President; Mark J. Audi, Senior Vice President & Credit Administrator; Andrew C. Stragalis, Senior Vice President, Operations; Fouad Khoury, Vice President & Controller; Randy L. Wilson, Assistant Vice President, Operations; Concetta Smarius, Assistant Vice President, Credit.

Directors: George Ablah, Governor Victor Atiyeh, Joseph G. Audi, Mounzer Chaarani, Albert E. Coury, Philip C. Habib, Berge Setrakian, Peter G. Tanous.

BANK OF A. LEVY
Established 1882

2575 Vista Del Mar Drive, Ventura 93001 **Tel: (805) 656-2575**

Principal Officers: Michael S. Milligan, Chairman of the Board; Marshall C. Milligan, President & Chief Executive Officer; Mary Levinson, Robert L. Mobley, Douglas M. Peck, Jr., Wahneta Poteet, R. Allen Urban, Senior Vice Presidents.

Directors: John C. Coulston, Robert G. Dallman, Ronald L. Hertel, Walter W. Hoffman, Carl Huntsinger, Joseph J. Leggett, Robert Martin, A. A. Milligan, Marshall C. Milligan, Michael S. Milligan, Willian G. Myers.

Parent Company: Levy Bancorp
Branch Offices: (20)
Authorized to engage in trust business.

BANK OF AGRICULTURE & COMMERCE
Incorporated January 18, 1965

340 East Main Street, Stockton 95202 **Tel: (209) 948-8018**

Principal Officers: Robert J. Rishwain, Chairman of the Board; William R. Trezza, Chief Executive Officer; Ronald Berberian, President; Jonathan A. Maffei, Senior Vice President & Chief Financial Officer; William D. Karps, Senior Vice President & Senior Loan Officer.

Directors: Arthur Berberian, Roanald Berberian, Victor Castello, Darrow G. Marcus, Ronald McNabb, Edmon A. Rishwain, Robert J. Rishwain, William A. Sweigart, William R. Trezza.

Subsidiary: Bank of Agriculture and Commerce Service Corporation.
Branch Offices: (4)

BANK OF AMADOR
Established November 21, 1983

422 Sutter Street, Jackson 95642 **Tel: (209) 223-2320**

Principal Officers: Larry Standing, President & Chief Executive Officer; Holly Swift, Senior Vice President & Cashier; Richard Roy, Senior Vice President, Credit Administration.

Directors: Edward T. Bamert II, Kenneth H. Deaver, Jerome F. Forster, Jerry W. Jones, Gerry Ninnis, Harry G. Smith, Jr., Edward A. Swift, Richard P. Vinson, Peter C. Wright, Nicholas P. Kovacevich, M.D.

Branch Offices: (2)

THE BANK OF BEVERLY HILLS
Incorporated July 30, 1976

9766 Wilshire Blvd., Beverly Hills 90212 **Tel: (213) 858-6804**

Principal Officers: Ber Oberfeld, Chairman of the Board & Co-Chief Executive Officer, M. Dale Lyon, Co-Chief Executive Officer; Michael C. Ward, Executive Vice President & Chief Financial Officer; Russell Smith, Executive Vice President & Senior Credit Officer.

Directors: Anthony H. Barash, Zoltan Batyka, Donald Bergman, M. Dale Lyon, Ber Oberfeld, Chadwick F. Smith.

Subsidiaries: BBH Capital Corpoation, BBH Mortgage Company & BBH Qualified Plans, Inc.

BANK OF CANTON OF CALIFORNIA
Incorporated April 27, 1937

555 Montgomery St., San Francisco 94111 **Tel: (415) 362-4100**

Principal Officers: H.P. Chia, Chairman of the Board, & Chief Executive Officer; Y.T. Lin, President; Lucas Dang, Y.H. Wan, Senior Vice Presidents; P. N. Ho, Senior Vice President & Representative Liasion, P. T. Chen, Senior Branch Oparations Supervisor.

Directors: H.P. Chia, Edward Collins, Willem Fleurbaaij, Lester H. Empey, S.W. Kung, Leo Soong, Henry C. Todd, T.T. Way.

Subsidiaries: Bank of Canton Building Corp., California Canton International Bank, Ltd.,
Branch Offices: (7)

BANK OF COMMERCE
Incorporated December 26, 1974

7980 Clairemont Mesa Blvd., San Diego 92111 **Tel: (619) 292-9004**

Principal Officers: Peter Q. Davis, President; Timothy G. Malott, Executive Vice President, Chief Financial Officer & Secretary; John J. McCauley, Executive Vice President & Senior Loan Officer.

Directors: Michael M. Bamber, Peter Q. Davis, Sheldon Derezin, Timothy G. Malott, John J. McCauley, George A. Peterson, John A. Rose.

Branch Offices: (3)

BANK OF CORONADO
Incorporated August 7, 1979

1190 Orange Avenue, Coronado 92118 **Tel: (619) 437-4466**

Principal Officers: Philip Akre, Chairman of the Board; William McLaurin, President & Chief Executive Officer; Mary Hays, Senior Vice President & Chief Operating Officer.

Directors: Philip Akre, Ronald L. Beaubien, Mary Kay Forsyth, Marco V. Palumbo, William McLaurin, Lester Snyder.

BANK OF ENCINO
Established September 8, 1986

17000 Ventura Blvd., Encino 91316 **Tel: (818) 789-9001**

Principal Officers: Carl O. Schatz, President, Chief Executive Officer & Chairman of the Board; Brent E. Saunders, Executive Vice President & Chief Credit Officer; Robert R. Schatz, Senior Vice President & Chief Operating Officer; Rick Mateus, Vice President & Cashier; Vincent J. Messina, Jean M. Thompson, Vice Presidents; William J. Ryan, Vice President, Loan Analyst.

Directors: Norman Berris, Charles Hirschman, Robert S. Leffler, Seymour Myers, M.D., Brent E. Saunders, Carl O. Schatz, Robert O. Schatz, William Veprin.

BANK OF FRESNO
Incorporated April 6, 1973

4995 E. Clinton Avenue, Fresno 93727 **Tel: (209) 221-2220**

Principal Officers: John W. Brocks, President; Gail Salanitro, Executive Vice President, Retail Banking Division; David E. Hooston, Senior Vice President & Chief Financial Officer; Donald L. Fish, Executive Vice President, Lending Division; Robert C. Quigley, Executive Vice President, Credit Policy & Review; Harold R. Ashe, Executive Vice President, Operations Division.

Directors: John W. Brocks, Robert E. Duncan, Dr. Harold Haak, Robert Henke, Louis H. Herwaldt, Herbert Kaprielian, James Kourafas, Michael S. Mathiesen, Donald J. Perracchi, Elmer Bud Richter, Michael J. Ryan, Jr., Kevin N. Tweed, Spalding G. Wathen.

Parent Company: ValliCorp Holdings, Inc.
Branch Offices: (9)

BANK OF GRANADA HILLS
Incorporated June 14, 1983

10820 Zelzah Avenue, Granada Hills 91344-4432 **Tel: (818) 366-2188**

Principal Officers: Richard C. Taylor, President & Chief Executive Officer; J. R. Bouffard, Senior Vice President & Chief Financial Officer; Tim B. Noone, Senior Vice President & Credit Administrator; Toni Suggett, Assistant Vice President, Operations; Ana Maria Toberman, Vice President, Loans; Yolanda Petroski, Assistant Vice President, Administrative Officer & Assistant Secretary of the Corporation; Tim Easter, Vice President, Loans; and Christine Smith, Assistant Vice President & Assistant Cashier.

Directors: Paula Boland, Michael L. Casey, Philip Dye, Duane R. Feuerhelm, Richard Manning, C.P.A., Rayburn 'Pat' Patterson, Larry N. Stern, C.P.A., Richard C. Taylor, Frederick J. Weitkamp.

BANK OF HAYWARD
Established April 6, 1989

1151 "A" Street, Hayward 94541 **Tel: (415) 727-1600**

Principal Officers: Patricia Bugee, President & Chief Executive Officer; Eric Brachhausen, Senior Vice President; Kurt Teichmann, Senior Vice President & Chief Loan Officer; Shirley Silver, Vice President & Cashier; Sally Porfido, Vice President; Jason Medeiros, Assistant Vice President; JoAnn Munns, Controller; Drusilla Atkinson, Operations Manager; Marilyn Ettleman, Loan Services; Valerie Miller, Corporate Secretary; Marilyn Porter, Marketing Officer; JoAnne Roberts, Administrative Assistant.

Directors: Wanda Bray, Richard Brenkwitz, Patricia Bugee, Marjorie Cacioppo, Charles Greer, Thomas Lewis, Ronald Meissner, Leonard Perillo, Charles Santana, Daniel Teves, John Wilma.

THE BANK OF HEMET
Incorporated January 11, 1974

1600 E. Florida Avenue, Hemet 92344 **Tel: (714) 652-2871**

Principal Officers: John J. McDonough, Chairman of the Board; James B. Jaqua, President & Chief Executive Officer; Frank Basirico, Dana Allan Godfrey, Executive Vice Presidents; Bill cole Senior Vice President; Don Burkett, Linda Scott, Craig Randall, Craig Smith, La Juna Ultsch, Vice Presidents.

Directors: John B. Brudin, Jack E. Gosch, E. Kenneth Hyatt, James B. Jaqua, John J. McDonough, Clayton A. Record, Jr.

Parent Company: Hemet Bancorp
Subsidiaries: Bank Link Corp., Florida Avenue Investment Co., Inc., Hemet Escrow Company, Inc.
Branch Office: (1)

THE BANK OF HOLLYWOOD
Incorporated August 7, 1981

6930 Hollywood Blvd., Hollywood 90028 **Tel: (213) 464-0452**

Principal Officers: Terry C. Jorgensen, President; Henry K. Nadler, Senior Vice President & Cashier; Edward W. Meyer, Vice President & Senior Loan Officer.

Directors: John R. Discola, Donald D. Farquhar, T. Russell Field, Jr., James B. Irsfeld, Jr., Terry C. Jorgensen, James N. Kenealy, Jr., Adele G. Klate, Henry L. Levine, Henry K. Nadler, W. Wayne Nix, Paul A. Ramsey, Steven G. Ullman.

BANK OF INDUSTRY
Established March 23, 1981

13200 Crossroads Parkway North, City of Industry 91746 **Tel: (213) 699-1021**

Principal Officers: Dale E. Walter, President & Chief Executive Officer; Chadwick C. Ertola, Meredith L. Russell, Executive Vice Presidents; Vern Sorensen, Jr., Executive Vice President & Chief Financial Officer; Thomas A. Viscounty, John J. G. Batiste, Morton Braver, Regional Vice Presidents; Donald P. Boivin, Arden Crawford, Bernard Hayward, Jerry W. Meyer, Timothy P. Walbridge, Senior Vice Presidents; Georgia A. Hughes, Robert M. Moore, Kenneth S. Paris, Donna M. Powers, Leslie A. Treece, Vice Presidents; Brian D. Carlson, Charles S. Gould, Eric C. Walter, Donald C. Westphal, Assistant Vice Presidents.

Directors: James E. Brown, Robert H. Brown, Chadwick C. Ertola, John G. Leonudakis, Owen H. Lewis, Manuel Perez, Edward P. Roski, Jr., Dale E. Walter, Donald R. Wheeler.

Subsidiary: Rowland Financial Corporation
Branch Offices: (3)

BANK OF LA COSTA
Incorporated November 6, 1989

7608 El Camino Real, Carlsbad 92009 **Tel: (619) 942-8885**

Principal Officers: William R. Kilcrease, President & Chief Executive Officer; Carl Kruse, Senior Vice President; Manuel M. Coito, Vice President/Cashier.

Directors: Andrew H. Gerhard, Vito Guarino, James Hom, William Kilcrease, Jerry Macchia, Betty Stout.

Parent Company: BSD Bancorp, Inc.

BANK OF LIVERMORE
Established March 15, 1982

2125 Second Street, Livermore 94550 **Tel: (415) 455-6060**

Principal Officers: Edwin F. Hutka, Chairman of the Board; Robert A. Santin, President & Chief Executive Officer; M. Neil Zick, Senior Vice President & Cashier.

Directors: John Buranis, Rodney Busk, Ed Hutka, Jack Kavanagh, Jr., Philip Prickett, Robert A. Santin.

Branch Office: (1)

BANK OF LOS ANGELES
Incorporated May 8, 1981

8901 Santa Monica Blvd., West Hollywood 90069 **Tel: (213) 550-8900**

Principal Officers: Gerald S. Weisstein, President & Chief Executive Officer; Lawton B. Griffin, Senior Vice President & Senior Loan & Credit Officer; Robert F. Junet, Jr., Senior Vice President & Chief Financial Officer/Chief Operating Officer.

Directors: Arlen H. Andelson, Sherman L. Andelson, Mary Anne Chalker, Irving B. Fuller, Richard B. Kaplan, Marc B. Nathanson, Jacobo (Yasha) Nicolayevsky, Gerald S. Weisstein, Ira E. Yellin.

Parent Company: BKLA Bancorp
Branch Offices: (2)

BANK OF MONROVIA
Established May 21, 1984

100 East Huntington Drive, Monrovia 91016 **Tel: (818) 303-4661**

Principal Officers: William B. Waddell, President & Chief Executive Officer; Brian G. Hollister, Vice President & Cashier; William A. Schroder, Vice President & Loan Administrator.

Directors: Fred E. Bowden, H. Russell Cross, William E. Faith, Hans Herzig, Lathrop G. Hoffman, William T. Ryan, Detro H. Sells, William B. Waddell.

THE BANK OF MONTECITO
Incorporated July 23, 1974

1000 State Street, Santa Barbara 93101 **Tel: (805) 963-7511**

Principal Officers: Peter C. Jordano, Chairman of the Board; Michael Towbes, Chief Executive Officer; J. Thomas Fly, President; D.J. Savage, Senior Vice President & Cashier; Peter Cowger, Senior Vice President, Branch Administration; Donald Dobie, Senior Vice President, Credit Administration;

Directors: George R. Bliss, Jr., J. Thomas Fly, Peter Jordano, Marian Koonce, Clarence Minnerly, Gerald B. Parent, Michael Towbes.

Parent Company: Montecito Bancorp
Subsidiary: The Bank of Montecito
Branch Offices: (4)

THE BANK OF NEW YORK TRUST COMPANY OF CALIFORNIA
Incorporated November 13, 1980

800 West 6th Street, Los Angeles 90017 **Tel: (213) 489-9479**

Principal Officers: Thomas J. Perna, Chairman of the Board; Thomas A. Price, Vice Chairman; William P. Lyons, Jr., President; William J. Winkelmann, Vice President, Finance; James L. Birdwell, Vice President, Operations; Barbara Burns, Donald A. Dutil, Thomas J. Zupfer, Vice Presidents; Jacqueline R. McSwiggan, Secretary; Katherine Hastings, Assistant Secretary; Benjamin Herrera, Assistant Treasurer; Robert J. Goebert, Auditor.

Directors: Douglas F. Adams, Sheldon Harrison, William P. Lyons, Jr., Deno D. Papageorge, Thomas J. Perna, Thomas A. Price.

Parent Company: The Bank of New York Company, Inc.
Branch Office: (1)
Authorized to engage in trust business.

BANK OF NEWPORT
Incorporated December 22, 1971

Coast Highway at Avocado, Newport Beach 92658 **Tel: (714) 760-6000**

Principal Officers: Ronald L. Rodgers, President; Bruce E. Fane, Richard B. Miller, Executive Vice Presidents; Richard P. Ritter, Executive Vice President & Chief Financial Officer; Dennis L. Voyles, Senior Vice President & Manager; Mitchell F. Cohen, Allen S. Berg, Joseph G. Flores, Senior Vice Presidents.

Directors: William C. Baker, William S. Messenger, Richard B. Miller, E.O. Rodeffer, Ronald L. Rodgers, Alan I. Rothenberg.

Subsidiaries: LeaseQuip Corporation, Realport Corporation
Branch Offices: (3)
Authorized to engage in trust business.

BANK OF OAKLAND
Incorporated August 24, 1981

360 - 14th Street, Oakland 94612 **Tel: (415) 763-8486**

Principal Officers: Donald A. Chiesa, President & Chief Executive Officer; Raymond A. Jochner, Executive Vice President; Tam LeFebure, Guy C. Dana, Peter Burnett, Allen L. Meier, Robert A. Roman, Vice Presidents; Joseph F. Malato, Magdalena R. Roman, Assistant Vice President, Rita Erkson, Operations Officer; Rosemary Williams-Snell, Corporate Secretary.

Directors: Donald A. Chiesa, C.R. Gibb, Raymond Jochner, Eduardo Cu Unijeng, Paul W. Wong.

THE BANK OF ORANGE COUNTY
Established May 28, 1980

10101 Slater Avenue, Fountain Valley **Tel: (714) 964-6607**

Principal Officers: Roger W. Pratt, President & Chief Executive Officer; Patricia A. Benson, Vice President & Cashier.

Directors: Rudolph C. Baldoni, Marta Bhathal, Vern O. Curtis, Edward H. Downer, John Ferrara, James G. Ladicos, Roger W. Pratt.

Parent Company: Orange Bancorp

BANK OF PETALUMA
Incorporated September 21, 1987

100 Petaluma Blvd. South, Petaluma 94952 **Tel: (707) 763-7943**

Principal Officers: Walter E. Bradgon, President & Chief Executive Officer; Donald J. Morris, Senior Vice President & Chief Financial Officer; David E. Schmidt, Senior Vice President & Credit Administrator; Arlene Brians, Vice President & Operations Administrator; Marilyn Gittings, Vice President.

Directors: Gene M. Benedetti, Walter E. Bragdon, Max F. Cerine, John H. Dado, Daniel E. Foley III, Robert W. Giacomini, James Grossi, Jr., Henry C. Hansel, Max K. Herzog, John J. King, Jr., Daniel G. Libarle, James E. McCaffrey, William H. McDevitt, Jr., William J. McDowell.

BANK OF PLEASANTON
Established March 9, 1984

555 Peters Avenue, Pleasanton 94566 **Tel: (415) 462-2265**

Principal Officers: John O. Brooks, President & Chief Executive Officer; Carmela D. Johnson, Ronald R. Wiggins, Senior Vice Presidents; James Ott, Carolanne Lapham, Vice Presidents.

Directors: Edward Ageno, Harry Avila, Wayne Bennett, Al Bernardin, Frank Capilla, Richard Clancy, Eugene Cowell, George Einstoss, Ralph Juhl, Jerry Lemm, Harry Sheppard, David Smith.

Parent Company: Mission Valley Bancorp

THE BANK OF RANCHO BERNARDO
Incorporated October 21, 1980

11717 Bernardo Plaza Court, San Diego 92128 **Tel: (714) 451-2265**

Principal Officers: Alan L. Douglas, Chairman of the Board & President; John D. Gonnerman, Executive Vice President; Dennis J. Monahan, Vice President & Operations Officer; Laurie Oakland, Lori Brookes, Vice Presidents & Loan Officers; Teresa Shovlowsky, Vice President & Cashier; Carole Tarantino, Vice President & Proof Manager.

Directors: William Brehm, Yale Combs, Alan L. Douglas, Michael Duckor, John D. Gonnerman, Norman Hedenberg, Larry Krasnow, Timothy S. Mills, Wallace Morisige, J. Brian O'Donnell, John A. Wood, Daniel M. Whitaker, Victor A. Vilaplana.

Parent Company: RB Bancorp

BANK OF RIO VISTA
Incorporated April 12, 1904

101 Main Street, Rio Vista 94571 **Tel: (707) 374-5711**

Principal Officers: Wallace McCormack, Chairman of the Board & President; Tim Kubli, Cashier, Secretary & Treasurer; F.W. Trites, Vice President.

Directors: George Cruickshank, Darrell R. Ferreira, George C. Gordon, Jr., Joe Lopes, Douglas McCormack, Thomas McCormack, Wallace McCormack.

Branch Office: (1)

BANK OF SALINAS
Incorporated August 6, 1982

301 So. Main Street, Salinas 93901 **Tel: (408) 422-6642**

Principal Officers: Andrew E. Ausonio, Chairman of the Board; G. Nick Ventimiglia, President & Chief Executive Officer; John McCarthy, Executive Vice President & Chief Operating Officer; Kevin Sandholm, Senior Vice President & Loan Administrator; Esther Kiefer-Miyamoto, Senior Vice President, Cashier & Controller.

Directors: Andrew E. Ausonio, C. Edward Boutonnet, Bradford G. Crandall, Roger G. Emanuel, Richard C. Green, Duncan L. McCarter, Robert Meyer, Robert M. Mraule, D.D.S., M.D., Adelle O'Grady, Nick Ventimiglia, Harry D. Wardwell.

BANK OF SAN BERNARDINO
Incorporated June 19, 1983

505 West Second Street, San Bernardino 92401 **Tel: (714) 888-2265**

Principal Officers: Patrick W. Norvall, President & Chief Executive Officer; C. James Crowell, Executive Vice President & Cashier; Barry H. McCarroll, Senior Vice President & Senior Credit Officer.

Directors: Leo Amendt, D. William Bader, Neal T. Baker, John E. Duckworth, Rene J. Jacober, John R. Livacich, Patrick W. Norvall, John Riddell, John L. Stubblefield, John L. Werner, M.D.

Branch Office: (1)

BANK OF SAN CLEMENTE
Established April 18, 1975

300 So. El Camino Real, San Clemente 92672 **Tel: (714) 492-8100**

Principal Officers: John E. Wertin, Chairman of the Board; Michael H. Dunahee, President & Chief Executive Officer; Forton A. Christoffer, Jr., Senior Vice President, Chief Administrative Officer; Janet Lohrman, Vice President & Chief Financial Officer.

Directors: Franklin J. Dimino, Michael H. Dunahee, Kenneth G. Edwards, Warren Fix, Herbert D. Montgomery, Philip W. Perry, John E. Wertin.

Parent Company: San Clemente Bancorp
Branch Office: (1)

THE BANK OF SAN DIEGO
Incorporated September 19, 1978

225 Broadway, San Diego 92101 **Tel: (619) 237-5300**

Principal Officers: Boyd A. Lindquist, President & Chief Executive Officer; Norman E. Richins, William W. Howard, Executive Vice Presidents; Mark Mashouri, Leanna Wheat, Senior Vice Presidents.

Directors: James S. Brown, William E. Cleator, Ronald E. Fickle, Robert P. Graham, Vito S. Guarino, Jr., Thomas E. Hom, George H. Kuhrts, III, Boyd A. Lindquist.

Parent Company: BSD Bancorp, Inc.
Branch Offices: (4)

THE BANK OF SAN FRANCISCO
Incorporated September 15, 1978

550 Montgomery Street, San Francisco 94111 **Tel: (415) 781-7810**

Principal Officers: Donald R. Stephens, Chairman of the Board & Chief Executive Officer; Patrick F. Flannery, President & Chief Operating Officer; William H. Adams, Executive Vice President & Chief Financial Officer; John J. Cortis, Executive Vice President; Elizabeth A. Crilly, Senior Vice President/Cashier; Stephen M. Jorgensen, Michael Kennedy, Jerry H. Lasley, Gary B. Rose, Steven L. Shepherd, Fran A. Streets, Catherine S. Mahon, Senior Vice Presidents.

Directors: Donna Miller Casey, Patrick F. Flannery, David R. Holbrooke, M.D., W. Howard Lester, Timothy J. Parrott, William J. Rosetti, Donald R. Stephens, Gordon B. Swanson.

Parent Company: Bank of San Francisco Company Holding Co.
Subsidiary: Bank of San Francisco Realty Investors

BANK OF SAN PEDRO
Incorporated April 1, 1974

250 West Fifth Street, San Pedro 90731 **Tel: (213) 548-1281**

Principal Officers: Lance D. Oak, President & Chief Executive Officer; Rein W. Veerkamp, Executive Vice President & Credit Administrator; Karoline Sadler, Executive Vice President & Corporate Secretary.

Directors: Thomas B. Jankovich, Peter Mandia, Bill A. Moller, Lance D. Oak, Steven G. Podesta.

Subsidiary: BSP Developement Corporation
Branch Offices: (5)

THE BANK OF SAN RAMON VALLEY
Incorporated December 5, 1988

2821 Crow Canyon Road, San Ramon 94583 **Tel: (415) 820-2555**

Principal Officers: Wayne Bennett, Chairman of the Board; David P. Greiner, President; Carmela Johnson, Secretary.

Directors: Edward S. Ageno, Harry A. Avila, Wayne W. Bennett, A. E. Bernardin, Frank Capilla, Richard J. Clancy, Eugene C. Cowell, George Einstoss, Ralph P. Juhl, Jerry Lemm, Harry R. Sheppard, David H Smith.

Parent Company: Mission Valley Bancorp
Branch Office: (1)

BANK OF SANTA CLARA
Incorporated February 22, 1973

2027 El Camino Real, Santa Clara 95052 **Tel: (408) 249-5900**

Principal Officers: Philip S. Sanfilippo, Chairman of the Board; Ronald D. Reinartz, Vice Chairman & Chief Executiive Officer; William J. Scilacci, President; Judith Bambury, Senior Vice President; John Milsap, Senior Vice President & Cashier; Gene Maxwell, Senior Vice President & Credit Administrator.

Directors: Louis F. Boitano, A. Stanley Chinchen, Harry Goodfriend, Gerald R. Graham, Robert Kenyon Gustke, Louis Mariani, Ronald D. Reinartz, Philip S. Sanfilippo, William J. Scilacci, Donald R. Von Raesfeld, Thaddeus John Whalen, Jr., Lester B. Workman.

Branch Offices: (4)

BANK OF SANTA MARIA
Incorporated June 27, 1977

2739 Santa Maria Way, Santa Maria 93455 **Tel: (805) 937-8551**

Principal Officers: William A. Hares, President; Donald W. Lemke, David Verhelst, Executive Vice Presidents.

Directors: Armand Acosta, Richard E. Adam, Fred L. Crandall, Jr., A.J. Diani, James I. Hare, William A. Hares, Roger A. Ikola, Toshiharu Nishino, Joseph Sesto, Jr., William L. Snelling, Mitsuo Taniguchi, Joseph F. Ziemba.

Branch Offices: (6)

BANK OF STOCKTON
Incorporated August 12, 1867

301 E. Miner Avenue, Stockton 95202 **Tel: (209) 464-8781**

Principal Officers: Robert M. Eberhardt, President; Douglass M. Eberhardt, Executive Vice President & Treasurer; Robert W. Friedberger, Vice President & Senior Trust Officer; Donald H. Schock, Vice President, Cashier & Secretary; Ray Robinson, Vice President & Controller; Ron Turner, Assistant Vice President & Auditor.

Directors: Mark S. Bray, Joseph P. Calcaterra, Jack E. Carter, Bill Dozier, Douglass M. Eberhardt, Robert M. Eberhardt, H.H. Harper, Bud D. Klein, Roy C. Sanders, G.P. Thompson, Ben C. Wallace, Jr.

Parent Company: 1867 Western Financial Corporation
Subsidiaries: Bank of Stockton Mortgage Banking Corp., Miner Joaquin Building Corp., Stockton Auxiliary Corp.
Branch Offices: (7)
Authorized to engage in trust business.

BANK OF THE ORIENT
Incorporated May 26, 1970

233 Sansome Street, San Francisco 94104 **Tel: (415) 781-6565**

Principal Officers: E.L. Go, Chairman of the Board, Acting President; Edwin Go, Treasurer; John Ng, Doris Low, Louis Zadesky, Senior Vice Presidents.

Directors: Anthony J. Damato, E.L. Go, Benjamin F. Greenough, Carl Hoag, Matook Nissim, Clarence Poon.

Parent Company: Orient Bancorporation
Subsidiary: Orient Mortgage Corporation, Orient Development Corporation.
Branch Offices: (5)

BANK OF THE SIERRA
Established January 19, 1978

90 N. Main Street, Porterville 93257 **Tel: (209) 781-2525**

Principal Officers: James C. Holly, President & Chief Executive Officer; G.B. Small, Senior Vice President & Cashier; Kenneth E. Goodwin, Executive Vice President.

Directors: Fred Berger, Jr., Albert L. Berra, Robert Fields, James C. Holly, Vince Jurkovich, Donald McGregor, Howard Smith, Morris A. Tharp, Robert H. Tienken, Gordon T. Woods.

Subsidiary: Valley Foothill Funding, Inc.
Branch Offices: (3)

BANK OF THE WEST
Incorporated December 20, 1978

180 Montgomery Street, San Francisco 94104 **Tel: (415) 765-4800**

Principal Officers: Halsey C. Burke, Chairman of the Board; Michel Larrouilh, President & Chief Executive Officer; Don J. McGrath, Senior Executive Vice President & Chief Operating Officer; Stephen C. Glenn, Thomas J. Burns, Richard T. McGoldrick, Executive Vice Presidents; Frank R. Cetani, Jr., Daniel C. Drace, Robert W. Gaber, Malcolm R. Gladwell, Douglas C. Grigsby, James R. Henry, Robert L. Kemp, Lawrence A. Heaton, Robert S. Raye, Senior Vice Presidents; Don L. Draper, Senior Vice President, Trust & Financial Services Manager; Kevin Ames, Controller; William L. Zillman, General Counsel & Corporate Secretary; Bernard Brasseur, Risk Manager; Jean-Francois Bourdeaux Chief Inspector.

Directors: Roger Benoit, Alain Briffod, Halsey C. Burke, Robert A. Fuhrman, Jean-Louis Hautcoeur, George R. Langlois, Michel Larrouilh, Don J. McGrath, Otis W. Mitchell, Emiel T. Nielsen, Jr., Donald A. Pelton, Emmanuel Philippon, Baudouin Prot, William R. Thomas, Jacques H. Wahl.

Parent Company: Banque Nationale de Paris
Subsidiaries: First National Bancorporation, First Santa Clara Corporation
Branch Offices: (44)
Authorized to engage in trust business.

BANK OF TRADE
Incorporated May 11, 1961

711 West College Street, Los Angeles 90012 **Tel: (213) 625-8686**

Principal Officers: David T. Yeh, President & Chief Executive Officer; John Chow, Executive Director; Ricor F. da Silveira, Chris Quach, Roger Huang, Senior Vice Presidents; Richard Chen, Julian Liu, Nannette Louie, Paula Thomas, Herman Wong, Kenneth Yuen, Vice Presidents; William H. Chu, Vice President & Controller; Philip Wang, Vice President & Cashier; Cheryl Wong, Vice President & Secretary.

Directors: Harold R. Arthur, Gordon M. Bava, John Chow, Gilbert S. Lee, Bie Chuan Ong, James Riady, Andrew A. Wong, Jr., David T. Yeh, Alon Yu.

Subsidiary: Trade Securities Corporation
Branch Offices: (3)

BANK OF WALNUT CREEK
Established December 12, 1980

1400 Civic Drive, Walnut Creek 94596 **Tel: (415) 932-5353**

Principal Officers: James L. Ryan, President & Chief Executive Officer; Daniel H. Boykin, Senior Vice President & Senior Credit Officer; Leland Wines, Senior Vice President & Cashier.

Directors: Vance R. Haswell, Richard G. Hill, Reynold C. Johnson III, Craig Lazzareschi, John R. Nohr, James L. Ryan, John L. Winther.

Parent Company: BWC Financial Corporation
Branch Offices: (2)

BANK OF WESTMINSTER
Incorporated February 7, 1979

8251 Westminster Avenue, Westminster 92683 **Tel: (714) 891-4611**

Principal Officers: Frederick J. Hanshaw, Chairman of the Board; A. Paul Tomko, President; George W. Peterson, Executive Vice President; Thomas J. Sorenson, Vice President.

Directors: Frederick J. Hanshaw, George W. Peterson, Warren L. Rosendale, J. Wayne Stewart, A. Paul Tomko, Eddie H. Tsuruta.

Branch Office: (1)

BANK OF WILLITS
Incorporated April 11, 1904

145 S. Main Street, Willits 95490-0098 **Tel: (707) 459-5533**

Principal Officers: O.R. Archer, Chairman of the Board & President; Charles B. Mannon, Vice President; Rebecca Brown, Vice President & Cashier; Richard M. Willoughby, Vice President; Mary S. Crothers, Assistant Vice President & Secretary-Treasurer.

Directors: O.R. Archer, Edward Berry, Harlin Dick Bozarth, Robert E. Harrah, Arthur H. Harwood, Charles B. Mannon, Mary M. March.

Subsidiary: Bank of Willits Building Corporation
Branch Office: (1)

BANK OF WOODLAND
Established January 10, 1983

120 W. Court Street, Woodland 95695 **Tel: (916) 661-1333**

Principal Officers: Roger B. Kohlmeier, President & Chief Executive Officer; William C. Munson, Senior Vice President & Senior Loan Officer; George Macko, Senior Vice President & Chief Financial Officer.

Directors: Thomas S. Atkinson II, Robert L. Buttcane, W. Scott Carson III, Daniel K. Dowling, Roger B. Kohlmeier, Milton Lee, Elmer McNece, Robert B. Nickum, James R. Ocheltree, Frederick J. Sobeck, M.D., G. William Streng, Arthur M. Traugh, Gary Wirth.

Subsidiary: Bank of Woodland Building Corporation
Branch Office: (1)

BANK OF YORBA LINDA
Established March 3, 1980

18206 Imperial Highway, Yorba Linda 92686 **Tel: (714) 996-1800**

Principal Officers: John C. Coelho, Chairman of the Board; C. Ellis Porter, President & Chief Executive Officer; Barry J. Moore, Executive Vice President & Chief Financial Officer.

Directors: Richard Aubrey, Roland E. Bigonger, John C. Coelho, Roger Glazer, C. Ellis Porter, Max J. Reynolds, Brent Wahlberg.

BAY AREA BANK
Incorporated May 29, 1979

900 Veterans Blvd., Redwood City 94063 **Tel: (415) 367-1600**

Principal Officers: Daniel L. Webb, President & Chief Executive Officer, Linda Schmidt, Senior Vice President, Loan Administration; Frank Bartaldo, Senior Vice President, Retail Banking.

Directors: Mario A. Biagi, James E. Burney, Gary S. Goss, Robert R. Haight, Daniel J. Lanahan, David J. MacDonald, Thorwald A. Madsen, Alan B. Miller, William J. Ward, Daniel L. Webb.

Parent Company: Bay Area Bancshares.

BAY BANK OF COMMERCE
Incorporated August 11, 1980

1495 East 14th Street, San Leandro 94577 **Tel: (415) 357-2265**

Principal Officers: Richard M. Kahler, President & Chief Executive Officer; R.B. Hasson, Executive Vice President & Senior Loan Officer; Randall D. Greenfield, Senior Vice President & Chief Administrative Officer; Byron Auten, Senior Vice President, Mortgage Division; Nancy A. Bowers, Vice President, Operations; Jane C. Christopherson, Vice President & Chief Financial Officer.

Directors: Byron Auten, Joshua Fong, O.D., R. Bruce Hasson, William Henson, Richard M. Kahler, Dimitri Koroslev, William E. Peluso, Oswald A. Rugaard.

Parent Company: Bay Commercial Services

BOREL BANK & TRUST COMPANY
Established April 2, 1980

160 Bovet Road, San Mateo 94402 **Tel: (415) 378-3700**

Principal Officers: Miller Ream, Chairman of the Board; Harold A. Fick, President; Ronald G. Fick, Executive Vice President, Senior Trust Officer & Corporate Secretary; William W. Abraham, Senior Vice President & Senior Loan Officer; Carol Olson, Senior Vice President & Senior Oparations Officer.

Directors: David R. Boyd, Richard M. DeLuna, Paul M. Denison, Harold A. Fick, Ronald G. Fick, Carroll D. Gregory, M.D., Oscar E. Lopez-Guerra, Steven Munkdale, Miller Ream, James R. Tormey, Jr.

Authorized to engage in trust business.

BORREGO SPRINGS BANK
Incorporated April 9, 1982

547 Palm Canyon Drive, Borrego Springs 92004 **Tel: (619) 767-5035**

Principal Officers: Ray D. Innocenti, Chairman of the Board & Chief Executive Officer; John W. Copeland, President; J.R. Fogarty, Vice President & Cashier; Lillian R. Heiser, Assistant Vice President & Operations Officer; Roy D. Innocenti, Corporate Secretary; Charles R. Konarka, Vice President & Manager.

Directors: Roger B. Anderson, Thomas R. Cannell, Elizabeth R. Christopher, John W. Copeland, Ray D. Innocenti, George J. Kuhrts III, Frank V. Riolo, Robert B. Zinser.

Parent Company: BSD Bancorp
Branch Office: (1)

BURLINGAME BANK & TRUST COMPANY
Incorporated October 4, 1983

350 Primrose Road, Burlingame 94010 **Tel: (415) 348-2500**

Principal Officers: Theodore H. Kruttschnitt, Chairman of the Board; Jeffrey W. Gardiner, President & Chief Executive Officer; Gail M. Rickards, Senior Vice President & Senior Administrative Officer; Albert A. Fritz, Senior Vice President & Credit Administrator.

Directors: Andrew W. Berwick, Jr., Michael L. Chandler, Fred W. Concklin, Quentin L. Cook, James E. Delehanty, Jeffrey W. Gardiner, Michael R. Harvey, William H. Hedden, Herbert W. Huebner, Stephen C. Kircher, Theodore H. Kruttschnitt, Kathleen M. Martin, William J. Purdy, Jr., Brian E. Schaefer, Stephen A. Way, Ronald C. Wornick.

Parent Company: Burlingame Bancorp
Authorized to engage in trust business.

CALIFORNIA CENTER BANK
Incorporated March 18, 1986

2222 West Olympic Boulevard, Los Angeles 90006 **Tel: (213) 386-2222**

Principal Officers: Charles C. Kim, President & Chief Executive Officer; Joohak Kim, Sunnie S. Kim, Senior Vice Presidents.

Directors: Young Chul Chun, Kee Whan Ha, Dong Soo Han, David Z. Hong, Charles C. Kim, Sunnie S. Kim, Sang Hoon Kim, Chung Hyun Lee, Chang Hwi Kim, Indong Oh, Myung Kyun Rha, Monica Yoon.

Branch Offices: (2)

CALIFORNIA CENTRAL TRUST BANK CORPORATION
Incorporated March 10, 1975

15253 Bake Parkway, Irvine 92718-2502 **Tel: (714) 768-4001**

Principal Officers: Roger A. Graham, Chairman of the Board; Cynthia S. Ellner, President; Richard A. Robbins, Secretary; Edward J. Harvey, Chief Financial Officer; John Unroe, Senior Trust Officer; Joyce E. Young, Vice President & Cashier; Thomas W. Drosky, Vice President.

Directors: Cynthia S. Ellner, Roger A. Graham, Ardavazt Honanyan, Richard D. Robbins,

Parent Company: Continental Corporation
Authorized to engage in trust business.

CALIFORNIA COMMERCE BANK
Incorporated April 10, 1963

615 So. Flower Street, Los Angeles 90017 **Tel: (213) 624-5700**

Principal Officers: Javier Bustos, Chairman of the Board; Jose Manuel Rivero, Vice Chairman of the Board; Manuel Sanchez Lugo, President & Chief Executive Officer; Robert Cohrs, Michael D. Farstad, Jaime Moreno Valle, Milton Spidla, Salvador Villar, Executive Vice Presidents; Wasim Khwaja, Executive Vice President & Comptroller; Daniel Kelley, General Auditor; Thomas Levine, Senior Vice President & General Counsel, David Hilgenberg, Senior Vice President & Senior Trust Officer; Thomas Levine, Corporate Secretary; Lupe Comporredondo, Assistant Corporate Secretary.

Directors: Javier Bustos, Jose Carral, Robert P. Hastings, Manuel Medina Mora, William M. McKenzie, W.J. Nicholson, Henry J. Pulido, Federico Ramos, Jose Manuel Rivero, Manuel Sanchez Lugo, James S. Vaudagna, M.D.

Parent Company: Banco Nacional de Mexico, S.A.
Branch Offices: (7)
Authorized to engage in trust business.

CALIFORNIA KOREA BANK
Incorporated January 28, 1974

3530 Wilshire Boulevard, Los Angeles 90010 **Tel: (213) 385-0909**

Principal Officers: Seung Jae Chung, President; Young-Sul Yoo, Executive Vice President & Chief Financial Officer; B. Yang, Senior Vice President & Controller; S. Y. Lee, W. T. Soh, Senior Vice Presidents & Managers; H. G. Shin, Senior Vice President & Chief Auditor; Donald J. Ladner, Senior Vice President & Cashier; Patricion Villanueva, Vice President & Senior Loan Officer; D. S. Kim, Vice President, Manager & Loan Administrator; Duke, H. Chi, M. S. Chung, D. H. Heo, S. H. Kim, M. J. Kim, S. S. Kim, Jay Y. Yoon, C. H. Youk, Vice Presidents.

Directors: Bruce Baker, S.J. Chung, Mark Horlings, D. S. Kim, Charles Kwak, Donald J. Ladner, C.W. Lee, S.Y. Lee, Augus W. McBain, U.H. Shin, B. Yang, Y.S. Yoo.

Parent Company: Korea Exchange Bank
Branch Offices: (8)

CALIFORNIA OVERSEAS BANK
Established November 8, 1976

3701 Wilshire Blvd., Los Angeles 90010 **Tel: (213) 736-9400**

Principal Officers: Roberto S. Benedicto, Chairman of the Board; N. Joseph Voorhees, President & Chief Executive Officer; Robert V. Bombassei, Executive Vice President & Loan Administrator; Victor F. Fermin, Vice President & Auditor, Zenaida Katigbak, Vice President & Comptroller; Solon C. Soteras, Vice President.

Directors: Roberto S. Benedicto, Robert V. Bombassei, Miguel V. Gonzalez, Zenaida R. Katigbak, Andronico Morales, Joseph Voorhees, Bienvenido D. Yap.

Subsidiary: COB Real Estate Investment Corporation
Branch Offices: (5)

CALIFORNIA REPUBLIC BANK
Incorporated December 19, 1952

1675 Chester Avenue, Suite 200, Bakersfield 93301 **Tel: (805) 395-5800**

Principal Officers: Leo J. Pierucci, Chairman of the Board; James S. Camp, Vice Chairman; T.H. Shaffer, Chief Executive Officer; Thomas P. Bell, Executive Vice President/Chief Operating Officer; Clarence J. Lehecka, Executive Vice President & Chief Financial Officer; Grady R. Buck, Jeffrey Johns, Kay Meek, Marion D. Scott, Mel Weger, Phil Lacey, Joseph Ziemann, Senior Vice Presidents; Kristen Barnes, Larry Berry, Mike Blake, Steve Ermigarat, Joey Etienne, Greg Gill, Gordon W. Hazzard, Elton Kelly, John Mastro, Dave Raphael, Pat Stevens, Joe Swain, Steve Van Schaack, Vice Presidents.

Directors: Hal Aaron, Fred Andrew, James S. Camp, Dolores Cerro, Philip J. Cerro, II, Jimmi Icardo, Roger Persons, Leo J. Pierucci, James L. Stewart, Kurt F. Ullman.

Parent Company: Cal Rep Bancorp, Inc.
Branch Offices: (16)
Authorized to engage in trust business.

CALIFORNIA SECURITY BANK
Incorporated January 30, 1973

1694 Tully Road, San Jose 95122 **Tel: (408) 270-1500**

Principal Officers: Robert William Serventi, President & Chief Executive Officer; Peter J. Katsoudas, Executive Vice President; Co Dang, Senior Vice President, William H. Cline, Jr., Vice President & Senior Loan Officer; Trinh Diep, Vice President & Commercial Loan Officer; Emma T. Ulloa, Vice President, Operations.

Directors: George Berris, Robert C. T. Chen, David W. Mariani, Patrick Mason, Garth Pickett, L. Victor Riches, Robert Serventi.

CALIFORNIA STATE BANK
Incorporated December 29, 1978

925 West Badillo Street, Covina 91722 **Tel: (818) 967-2411**

Principal Officers: Thomas A. Bishop, Chairman of the Board & Chief Executive Officer; Eugene D. Bishop, President & Chief Operating Officer; Joseph A. Geiselmann, Executive Vice President; Paul E. Brandt, Senior Vice President & Chief Financial Officer; Lynn J. Marcroft, Senior Vice President & Cashier; Thomas E. Vessey, Senior Vice President & Senior Credit Officer.

Directors: John B. Allen, Robert W. Arnett, Jr., Donald R. Baker, M.D., Rodney A. Baker, Eugene D. Bishop, Thomas A. Bishop, Clifton C. Booth, Doyle J. Davis, D.D.S., James R. Mulligan, John W. Russell, Emmett A. Tompkins, Jr.

Subsidiaries: Citrus State Development Corp., Granada Realty Services, Inc.
Branch Offices: (5)

CALIFORNIA VALLEY BANK
Incorporated September 29, 1977

1315 Van Ness Avenue, Fresno 93721 **Tel: (209) 441-0881**

Principal Officers: George Steele, Chairman of the Board, President & Chief Executive Officer; Bill Racine, Senior Vice President & Manager; Tom Beene, Executive Vice President & Credit Services Manager; Ken Donahue, Senior Vice President & Cashier; Edward E. Keith, Senior Vice President & Banking Services Manager; Bill Racine, Senior Vice President & Manager.

Directors: Harley Barnes, Leonard H. Beechinor, Robert C. Gill, Norman Graham, Kendall L. Manock, Howard C. McCrady, Mike Nury, Russell G. Smith, George Steele, Lewis E. Thomason, Robert Walker, John L. Woolf, Jr.

Parent Company: Valley National Corporation
Subsidiary: California Valley Securities Corporation
Branch Offices: (6)

CAMARILLO COMMUNITY BANK
Incorporated August 25, 1978

1150 Paseo Camarillo, Camarillo 93010 **Tel: (805) 484-0534**

Principal Officers: Douglas M. Shearer, President; Monty C. Moore, Executive Vice President; James Graf, Betty Gatlin, Vice Presidents; Adrian A. Horvay, Senior Vice President & Cashier.

Directors: Grace E. Cohen, Charles C. Cooley, Leonard Diamond, Ph. D., James A. FitzGerald, D.R. Good, William L. Mason, Robert E. Means, Robert E. Nunn, Syble R. Roberts, Douglas M. Shearer, Geraldine Lee Tobin.

CANADIAN IMPERIAL BANK OF COMMERCE (CALIFORNIA)
Incorporated March 19, 1929

300 South Grand Avenue, Los Angeles 90071 **Tel: (213) 617-6200**

Principal Officers: A.W. Keiser, Chairman of the Board; R.J. Munch, President; D.S. Merson, Controller, Treasurer & Secretary.

Directors: J. C. Blaisdell, J.W. Bowden, Ted W. Harris, A.W. Keiser, L.J. Linehan, R.J. Munch, D.W. Stephenson, A. Tepper.

Parent Company: Canadian Imperial Bank of Commerce
Branch Office: (1)

CAPITAL BANK
Incorporated March 26, 1979

11101 La Reina Avenue, Downey 90241 **Tel: (213) 923-4526**

Principal Officers: Evert V. Almas, Chairman of the Board; Terry Luft, President & Chief Executive Officer; Richard Kreib, Executive Vice President; Louise Dean, Senior Vice President & Cashier; C. Alicia Brymer, Vice President, Operations.

Directors: Evert V. Almas, Gary F. Almas, Walter Clubb, J. Donald Fisher, Richard Krieb, Robert V. Logan, Terry Luft, Deborah A. Reed, Robert Reed, Charles R. Weldon.

Branch Offices: (5)

CAPITAL BANK OF CALIFORNIA
Incorporated August 9, 1979

1875 Century Park East, Los Angeles 90067 **Tel: (213) 550-0444**

Principal Officers: Daniel Holtz, President & Chief Executive Officer; Michael D. Moore, Executive Vice President & Chief Operating Officer; F. Sid Askari, Senior Vice President, International Division; Charles R. Boyce, Senior Vice President & Chief Financial Officer; William Brosnan, Senior Vice President & Chief Credit Officer;

Directors: Sid Askari, Joseph Esformes, Abel Holtz, Daniel Holtz, Joseph Shane and Richard Stone.

Subsidiary: CBCA Service Corporation
Branch Offices: (9)

CAPITAL BANK OF CARLSBAD
Established December 14, 1984

2602 El Camino Real, Carlsbad 92008 **Tel: (619) 434-3344**

Principal Officers: Michael T. Wilson, President & Chief Executive Officer; John McGill, Senior Vice President; J.M. Justice, Jr., Vice President & Chief Financial Officer.

Directors: William C. Herrick, John McGill, Joan Scott, Robert H. Sporrer, Michael T. Wilson.

Parent Company: W.H.E.C., Inc.
Branch Office: (1)

CAPITOLBANK SACRAMENTO
Incorporated December 31, 1975

300 Capitol Mall, Sacramento 95814 **Tel: (916) 449-8300**

Principal Officers: J. Al Wickland, Jr., Chairman of the Board; Michael F. Burkart, President & Chief Executive Officer; William T. Fike, Executive Vice President, Bernard Rao, Senior Vice President & Cashier; James M. McGann, Senior Vice President, Chief Financial Officer & Corporate Secretary; Bruce B. Brown, Trust & Investment Department Manager.

Directors: Merrill L. Dubach, Jeffrey A. Hallsten, Frederick Harrold, John M. Jackson, Sr., Carl D. Panattoni, Tommy J. Poirier, M.D., Gordon D. Schaber, J. Al Wickland, Jr, John A. Wickland, III.

Subsidiaries: Capitol Commerce Development Corporation VI, Capitol Commerce Development Corporation VII, Commerce Corporation, Commerce Leasing Company, Commerce Mortgage Company, Commerce Realty, Inc.
Authorized to engage in trust business.

CATHAY BANK
Incorporated August 22, 1961

777 N. Broadway, Los Angeles 90012 **Tel: (213) 625-4700**

Principal Officers: Gerald T. Deal, Chairman of the Board; George T.M. Ching, Vice Chairman; Dunson Cheng, President; Tom Tartaglia, Executive Vice President; Anthony Tang, Senior Vice President; Millie W. Joe, Vice President & Cashier; Larry Gallagher, Peter Chang, Alan Chiu, Stanford Chu, James Lin, Wilson Tang, Kenneth Tse, Tommy Ung, Freda Wong, Geri Wong, Irwin Wong, Vice Presidents.

Directors: Ralph Roy Buon-Cristiani, Kelly L. Chan, Michael M.Y. Chang, Dunson Cheng, George T.M. Ching, Gerald T. Deal, Wing K. Fat, Patrick S.D. Lee, Joseph C.H. Poon, Anthony Tang, Tom Tartaglia, Wilbur K. Woo.

Subsidiary: Cathay Investment Company
Branch Offices: (4)

CENTENNIAL BANK
Incorporated June 15, 1976

987 "B" Street, Hayward 94541 **Tel: (415) 886-1976**

Principal Officers: Norman C. Schultz, Chairman of the Board; Thomas Hunt, President & Chief Executive Officer; John Stephens, Senior Vice President & Construction Loans; Judy Cantrell, Stephanie Connell, Barbara Early, James Nunn, Vice Presidents & Manageres; Rebecca Holowich, Vice President & Chief Financial Officer.

Directors: James Curkeet, Jacqueline DeFazio, Lorna Enns, Ray Gresham, Thomas R. Hunt, Wallace McPhee, James Mealy, Norman C. Schultz, John G. Stevens.

Parent Company: First Community Bankshares
Branch Offices: (3)

CENTRAL BANK
Founded 1892

1450 Treat Boulevard, Walnut Creek 94596 **Tel: (415) 946-4000**

Principal Officers: John E. Brubaker, Chairman of the Board & President; Bruce E. Moyer, Executive Vice President & Chief Financial Officer; George G. Padis, Donald E. Weyant, Executive Vice Presidents; Robert W. Scofield, First Senior Vice President;

Directors: J. Charles Branagh, John E. Brubaker, Grace H. Foster, George Koregelos, George G. Padis, Michael G. Rafton, Donald E. Weyant.

Parent Company: Central Banking System, Inc.
Subsidiaries: Central Hawaiian Leasing Corp., Cenval Leasing Corp., Cenval Leasing of Arizona, Cenval of Colorado Corp., Church Loan Corporation, Oakwood Financial Services Corporation.
Branch Offices: (45)

CENTRAL SIERRA BANK
Incorporated March 3, 1981

373 W. St. Charles, San Andreas 95249 **Tel: (209) 754-1883**

Principal Officers: Clarence E. Hartley, President & Chairman of the Board; Richard K. Helton, Senior Vice President & Loan Administrator; Charles D. Springer, Vice President & Cashier.

Directors: Glen C. Croshaw, Rosemary Faulkner, Wilbur W. Fullaway, Ken James, Gay Gerard, Clarence E. Hartley, Robert Manassero, Forrest Turner, Jr.

Subsidiary: Cabco Development Company, Inc.
Branch Offices: (5)

CENTURY BANK
Incorporated March 7, 1977

455 Montgomery Street, San Francisco 94104 **Tel: (415) 981-7070**

Principal Officers: Edgardo Espiritu, Chairman of the Board; Benjamin P. Palma Gil, President & Chief Executive Officer; Robert A. Hinkle, Executive Vice President & Chief Operating Officer; Diosdado Lagman, Rosalinda C. Marquez, Senior Vice Presidents.

Directors: Joker P. Arroyo, Pedro A. Barrios, Feliciano Belmonte, Jr., Jose L. Cuisia, Jr., Edgardo Espiritu, Benjamin P. Palma Gil, Dante Santos, Victor G. Tan, Deogracias Vistan.

Parent Company: Century Holding Corporation
Branch Offices: (2)

CERRITOS VALLEY BANK
Incorporated September 29, 1969

13400 San Antonio Dr., Norwalk 90650 **Tel: (213) 868-3221**

Principal Officers: Kay Toma, M.D., Chairman of the Board; R.J. Gagnon, President & Chief Executive Officer; Barbara A. 'Bobbe' Sigler, Executive Vice President & Cashier; Elizabeth L. Hawkes, Senior Vice President & Loan Administrator.

Directors: Samuel A. Cabraloff, R.J. Gagnon, Gary Einstein, Martin Malcolm, Jim McGinley, Garo V. Minassian, JoAnn San Paolo, Roy L. Paul, Ellen Toma, Kay Toma, M.D.

Parent Company: Cerritos Valley Bancorp
Branch Office: (1)

CHARTER PACIFIC BANK
Established June 1, 1981

30141 Agoura Road, Agoura Hills 91301 **Tel: (818) 991-8512**

Principal Officers: David Lafaille, Chairman of the Board; Allen R. Blum, President; James C. Favorite, James R. Vrataric, Executive Vice Presidents; Eugene R. Volkerding, Executive Vice President, & Chief Financial Officer; Edward Span, Senior Vice President.

Directors: Peter K. Althouse, Allen R. Blum, David Lafaille, Makram Nicolas, Alan Rapoport, Sharon L. Riddle, Larry Satcher, Diana R. Warren, Allen G. Woskow.

Subsidiaries: CPB Development Corporation, Charter Pacific Financial Services
Branch Offices: (2)

CHINO VALLEY BANK
Incorporated December 26, 1973

12808 Central Avenue, Chino 91710 **Tel: (714) 627-7316**

Principal Officers: John Cavallucci, President; Vincent Breitenberger, Executive Vice President & Senior Loan Officer; Jay W. Coleman, Executive Vice President, Robert Schurheck, Executive Vice President & Chief Financial Officer; Donna Miltenberger, Executive Vice President & Cashier.

Directors: George A. Borba, John A. Borba, John Cavallucci, Ronald O. Kruse, John J. LoPorto, Charles M. Magistro, John Vander Schaaf.

Parent Company: CVB Financial Corporation
Subsidiary: Community Trust Deed Services
Branch Offices: (12)

CITIZENS BANK OF COSTA MESA
Incorporated June 29, 1972

2970 Harbor Blvd., Costa Mesa 92626 **Tel: (714) 979-4200**

Principal Officers: Paige V. Simpson, Chairman of the Board; Roger Ucciferri, President & Chief Executive Officer; Robert T. Mast, Senior Vice President & Cashier.

Directors: Gary Byrd, Charles Cringle, Roy E. June, Robert L. Katz, Eugene R. Schutt, Jr., Paige V. Simpson, Betren I. Smith, Robert Ucciferri.

Parent Company: Citizens Holdings
Subsidiary: Bank of Costa Mesa Properties, Inc.
Branch Office: (1)

CITIZENS COMMERCIAL TRUST & SAVINGS BANK OF PASADENA
Incorporated September 26, 1912

225 E. Colorado Blvd., Pasadena 91101 **Tel: (818) 795-3000**

Principal Officers: Robert V. Hubbard, Jr., Chairman of the Board; Roy L. Coats, President; John Burrows, Executive Vice President, Trust Division; Marvin E. Neelands, Executive Vice President & Loan Administrator; Lorraine Breyer, A. Scott Chapman, John W. Hance, Donald A. Schroeder, Senior Vice Presidents; Donovan C. Wright, Senior Vice President & Cashier; Jerry Smith, Vice President & Controller.

Directors: Fitch M. Behr, Hewes A. Bell, Houghton W. Bragg, Roy L. Coats, Robert V. Hubbard, Jr., William L. Leishman, Verne Orr, Marvin E. Neelands.

Branch Offices: (3)
Authorized to engage in trust business.

CITIZENS STATE BANK OF SANTA PAULA
Incorporated October 14, 1929

948 E. Main Street, Santa Paula 93060 **Tel: (805) 525-4413**

Principal Officers: Thomas M. Riley, Chairman of the Board; Joseph C. Nesbitt, President & Chief Executive Officer; E. Floyd Griffin, Senior Vice President & Corporate Secretary; Wanda C. Samples, Assistant Vice President, Cashier & Corporate Treasurer; Kristina S. Burgett, Assistant Vice President, Branch Manager & Assistant Treasurer; Elizabeth Lloyd, Assistant Vice President & Assistante Secretary, Roberta E. Stanton, Assistant Vice President.

Directors: Antonio Diaz, Samuel R. Edwards, John J. Gould, Michael Harvey, Paul A. Morris, Joseph C. Nesbitt, Thomas M. Riley, James M. Sharp, Kathryn S. Wilbur.

Branch Offices: (2)

CITIZENS WESTERN BANK
Incorporated May 3, 1976

1606 Grand Avenue, San Diego 92109 **Tel: (619) 275-0911**

Principal Officers: John J. McCloskey, Chairman of the Board & Chief Executive Officer; Kenneth R. Kurtz, Vice Chairman & Cashier; Raymond T. Johnson, President.

Directors: Moto Asakawa, Bernice M. Gibson, Raymond T. Johnson, Kenneth R. Kurtz, Art S. Leitch, John J. McCloskey, Alan R. Perry.

Parent Company: Citizens Western Corporation
Branch Office: (1)

CITY COMMERCE BANK
Established September 11, 1978

33 East Carrillo Street, Santa Barbara 93101 **Tel: (805) 963-5871**

Principal Officers: Edwin B. Mack, President; Chuck Elliott, F. Dean Fletcher, Executive Vice Presidents.

Directors: Dr. William J. Blythe, Dr. Vernon Cheadle, Dr. Robert Hartzman, Jerry Harwin, Harry Heron, Carl Lindros, Edwin B. Mack, Willard W. McEwen, Jr., C. Brian O'Gorman.

Branch Offices: (3)

CIVICBANK OF COMMERCE
Established December 17, 1984

1814 Franklin Street, Oakland 94612 **Tel: (415) 836-6500**

Principal Officers: Claude B. Hutchison, Jr., Chairman of the Board & Chief Executive Officer; Dennis M. Fitzpatrick, President; Roy Elliott, Executive Vice President; Guy R. Henshaw, Treasurer; Martha Perry, Cashier & Chief Financial Officer.

Directors: William E. Brown, C. Donald Carr, William F. Cronk, David Cutter, James Dieterich, Dennis M. Fitzpatrick, John Glenn, Guy R. Henshaw, Claude B. Hutchison, Paul R. Handlery, James C. Johnson, Paul C. Kepler, Lucile Lansing, Edward Mein, Dale Reed, Edward G. Roach, Barclay Simpson, Sanford Skaggs.

Parent Company: Civic BanCorp
Subsidiary: Pasco Services, Inc.
Branch Offices: (2)

CLOVIS COMMUNITY BANK
Incorporated May 17, 1979

600 Pollasky Avenue, Clovis 93612 **Tel: (209) 298-1775**

Principal Officers: Donald H. Bruegman, President; Viola Wilson, Senior Vice President & Cashier; Danny C. Clemmensen, C.E. Rigsbee, Senior Vice Presidents.

Directors: Donald H. Bruegman, David E. Cook, Einar Cook, Sidney B. Cox, Daniel N. Cunningham, William S. Smittcamp, Douglas S. McDonald, Wanda Lee Rogers, Yoshito Takahashi, Joseph B. Weirick.

Branch Offices: (2)

COAST BANK
Incorporated March 17, 1951

5354 East Second Street, Long Beach 90803 **Tel: (213) 434-3401**

Principal Officers: Robert P. Graham, Chairman of the Board; James Lynch, President & Chief Executive Officer; Tay Fried, Executive Vice President & Loan Administrator; David E. Clary, Senior Vice President, Construction; Peggy Hansen, Senior Vice President & Cashier.

Directors: James H. Balkman, James S. Brown, Stephen T. Conley, Robert P. Graham, William S. Hansen, James B. Lynch, Perry B. Maxson, Jr.

Parent Company: BSD Bancorp, Inc.
Branch Office: (1)

COAST COMMERCIAL BANK
Incorporated May 31, 1981

720 Front Street, Santa Cruz 95060 **Tel: (408) 458-4500**

Principal Officers: Harvey J. Nickelson, President & Chief Executive Officer; Joseph S. Accornero, Executive Vice President & Chief Financial Officer; David V. Heald, Executive Vice President & Senior Loan Officer; Richard Hofstetter, Senior Vice President, Real Estate Lending.

Directors: Richard Alderson, Douglas D. Austin, John C. Burroughs, Bud Cummings, Ronald M. Israel, M.D., Malcolm D. Moore, Harvey J. Nickelson, Gus J.F. Norton, James C. Thompson.

Branch Offices: (3)

CODDING BANK OF ROHNERT PARK
Incorporated January 4, 1989

6400 Redwood Drive, Rohnert Park 94928 **Tel: (707) 585-6400**

Principal Officers: David Wattell, President & Chief Executive Officer; James Ramsey, Vice President & Chief Financial Officer; Ron Pecoraro, Vice President & Chief Loan Office.

Directors: Reginald E. Bayley, Peter N. Callinan, Hugh B. Codding, George G. Henley, Herbert C. Hilliard, James E. Hummer, Mary Frances Laier, Kenneth C. Martin, Jean R. McVicar, David A. Wattell, James R. Wilkey.

COMMERCEBANK
Established February 1, 1979

1201 Dove Street, Newport Beach 92660 **Tel: (714) 851-9900**

Principal Officers: Clyde H. Gossert, President & Chief Executive Officer; Thomas J. Poulos, Executive Vice President, Loan Administration; Roberta E. Masters, Executive Vice President & Chief Financial Officer; Raymond E. Dellerba, Executive Vice President, Branch Administration.

Directors: Raymond E. Dellerba, Robert J. DeMarco, Clyde H. Gossert, William E. Langston, Thomas J. Poulos, Jay L. Reed, John Martin Shea, Timothy L. Strader, Anthony M. Vitti.

Parent Company: CommerceBancorp
Subsidiary: CommerceBank Investors
Branch Office: (1)

COMMERCIAL BANK OF FREMONT
Opened March 9, 1984

39510 Paseo Padre Parkway, Fremont 94538 **Tel: (415) 794-7700**

Principal Officers: A.J. Tony Giannotti, President & Chief Executive Officer; Ray C. Cole, Senior Vice President; Carmela D. Johnson, Vice President & Cashier; Stephen H. Kautz, Senior Vice President & Senior Loan Officer.

Directors: Edward Ageno, Harry A. Avila, Wayne Bennett, A.E. Bernardin, Frank Capilla, Richard J. Clancy, Eugene C. Cowell, George Einstoss, A.J. Giannotti, Ralph Juhl, Jerry Lemm, Harry R. Sheppard, David Smith.

Parent Company: Mission Valley Bancorp

COMMERCIAL BANK OF SAN FRANCISCO
Incorporated November 1, 1973

333 Pine Street, San Francisco 94104 **Tel: (415) 627-0333**

Principal Officers: Timothy W. Kremers, Chairman of the Board, President & Chief Executive Officer; Eugene A. Martineau, Senior Vice President, Chief Financial Officer & Corporate Secretary; Ron Donion, Senior Vice President & Senior Credit Officer.

Directors: James A. Bruen, Esq., Rosalie Bulach, Bryon Frank, Gwen Johnston, Timothy W. Kremers, Stanley Nemer, Robert Noble, Sandra Shapiro.

Subsidiaries: Commercial Messenger Services, Inc., Commercial Real Estate Development Co.

COMMERCIAL CENTER BANK
Incorporated June 10, 1970

2900 South Harbor Blvd., Santa Ana 92704 **Tel: (714) 979-4600**

Principal Officers: C. Garth MacGirr, Chairman of the Board; W.D. Grace, Vice Chairman of the Board; E.G. Cunningham, President; D.L. Erickson, Chief Financial Officer; Edward A. Foster, Mortgage Administrator; Richard A. Galli, Credit Administrator; Louis Cumming, Edward D. Houston, James Pattison, Russel Blomberg, Regional Managers; Peter D. Farney, Senior Operations Administrator.

Directors: H. Michael Collins, E.G. Cunningham, W.D. Grace, C. Garth MacGirr, James J. McMorrow, John A. Murdy, Kathryn Thompson, Sidney H. Wyse.

Parent Company: CCB Bancorp, Inc.
Branch Offices: (3)

COMMUNITY BANK
Incorporated July 2, 1945

100 E. Corson Street, Pasadena 91103-3839 **Tel: (818) 577-1700**

Principal Officers: Kraig A. Westra, President & Chief Executive Officer; Patrick G. Hartman, Chief Financial Officer; Richard V. Hart, Chief Credit Officer; William R. Treder, Correspondent Banking Administrator; John L. Beck, Branch Banking Group Administrator; Bryan W. McGowan, Real Estate Group Administrator; Earl T. McQuinn, Acceptance & Finance Group Administrator; Peter G. Vaughn, Corporate Banking Administrator; Richard M. Acuna, Senior Bank Counsel; J. William Mead, Director of Human Resources; William Robi, Special Assets Manager.

Directors: Alan P. Johnson, Edward Mills, Daniel J. McCluer, Charles E. Cook, Harry S. Meily, H.A. Geib, John H. Stewart, Randolph B. Stockwell, G. Berk Kellog, Joseph C. Kresse, Jr., Kraig A. Westra, Dennis M. Olsen.

Subsidiaries: Community Land Company, Community Land Investment Company, Community Investment Corporation, Redlands Mortage Company
Branch Offices: (19)

COMMUNITY FIRST BANK
Incorporated July 5, 1978

1810 Chester Avenue, Bakersfield 93301 **Tel: (805) 395-3200**

Principal Officers: Henry L. Wheeler, Chairman of the Board; Ronald L. Scheidt, President; David H. Adams, Senior Vice President & Chief Financial Officer.

Directors: William A. Buzick,Jr., Earl Giacolini, William M. Lyles, Ronald L. Scheidt, Donald Serimian, Gino Torigani, William L. Tucker, Henry L. Wheeler, Q. Kent Wilcox.

Parent Company: Pacific Bancorporation
Subsidiary: PBC Venture Capital Inc.
Branch Offices: (20)

CONCORD COMMERCIAL BANK
Incorporated August 15, 1984

2118 Willow Pass Road, Suite 100, Concord 94520 **Tel: (415) 798-2233**

Principal Officers: Dale C. Adams, Chairman of the Board; Thomas T. Hawker, President & Chief Executive Officer; Ronald A. Janess, Executive Vice President; W. Lawrence Malkuch, Senior Vice President & Loan Administrator; Catherine A. Goddard, Senior Vice President & Cashier.

Directors: Dale C. Adams, Craig F. Andersen, Thomas T. Hawker, Gerald J. Howe, Ronald A. Janess, James E. Marsh, J. Nolan Stockton, Virginia S. Switzer, Egon Von Kaschnitz.

CONTINENTAL PACIFIC BANK
Established November 14, 1983

141 Parker Street, Vacaville 95688 **Tel: (707) 448-1100**

Principal Officers: Walter O. Sunderman, President; Andrew S. Popovich, Senior Vice President & Chief Financial Officer; Ronald A. Alfstad, Senior Vice President & Senior Loan Officer; Kathleen Merwin, Vice President.

Directors: William J. Hennig, Nancy P. Jones, Bernard E. Moore, Melvin M. Norman, Roy L. Olson, Stephen R. Schwimer, Donald E. Sheahan, Gary E. Stein, M.D., Walter O. Sunderman, John C. Usnick.

Subsidiary: ConPac Development Corporation
Branch Offices: (3)

CORPORATE BANK
Established November 15, 1982

2740 N. Grand Avenue, Santa Ana 92701 **Tel: (714) 771-5050**

Principal Officers: James A. Carter, Chairman of the Board; Gary Wrigley, President; Richard Brown, Executive Vice President; Philip Andrews, Elizabeth Breit, W. Calvin Coles, Wilfred Wilkins, Senior Vice Presidents; James Hansen, John Herrera, Peio Piccolo, Vice Presidents.

Directors: Bobby Huggins, Raj Pal, Allan H. Stokke, Lester Tjelmeland.

Subsidiary: Corporate Investment Company

COUNTY BANK OF MERCED
Incorporated August 1, 1977

1160 W. Olive Suite A, Merced 95348-1952 **Tel: (209) 722-1547**

Principal Officers: Philip B. Allen, Chairman of the Board; Gene D. Millen, President; Dennis Mineni, Senior Vice President & Chief Financial Officer; James G. Welk, Senior Vice President & Loan Administrator; Robert A. Cooper, Secretary.

Directors: Robert L. Ayers, Philip B. Allen, Jack F. Cauwels, Robert A. Cooper, Henry Dupertuis, Jr., Robert E. Holl, Bertyl W. Johnson, Gene D. Millen, Wendell J. Olson.

Subsidiary: Merced Area Investment & Development
Branch Offices: (3)

CUYAMACA BANK
Established January 3, 1984

9955 Mission Gorge Road, Santee 92071-3841 **Tel: (619) 562-6400**

Principal Officers: Allan A. Farias, President; Robert E. Hanks, Executive Vice President & Senior Loan Officer; Debra L. Miranda, Senior Vice President & Cashier.

Directors: Sam L. Ackerman, George J. Davey, Allan A. Farias, Henry W. Kozak, Donald F. Oderkirk, Anthony R. Reed, James P. Salvatore, Ernest W. Shaw, Anthony C. Tangorra, Denis K. Vanier, Roy A. Woodward.

Branch Offices: (2)

DAI-ICHI KANGYO BANK OF CALIFORNIA
Incorporated April 3, 1974

770 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 612-6400**

Principal Officers: Masahiro Shimizu, Chairman of the Board & President; Yyusaburo Wada, Senior Executive Vice President; Makoto Sekino, Executive Vice President & Treasurer.

Directors: Ray Inouye, Stephen F. Keller, Kinichi Nakae, Masahiro Shimizu, Shinji Takehashi, Ryusaburo Wada, Robert E. Williams.

Parent Company: The Dai-Ichi Kangyo Bank, Ltd.
Branch Offices: (3)
Authorized to engage in trust business.

DEANZA BANK
Incorporated May 12, 1976

298 South Sunnyvale Ave., Sunnyvale 94086 **Tel: (408) 738-0650**

Principal Officers: Robert W. Fleck, Chairman of the Board; Roger S.C. Eng, Vice Chairman of the Board; Jack D. Johansen, President & Chief Executive Officer; Larry Santa Maria, Senior Vice President & Chief Financial Officer; J.D. Baker, Senior Vice President & Senior Loan Officer.

Directors: Roger S.C., Eng, D.D.S., Robert W. Fleck, Fred Hill, Jack D. Johansen, Helen M. Kasik, Richard M.F. Smith, E. Harrison Williams.

Parent Company: DeAnza Holding Corporation
Branch Office: (1)

DESERT COMMUNITY BANK
Incorporated March 30, 1979

14800 La Paz Drive, Victorville 92392 **Tel: (619) 243-2140**

Principal Officers: Harold C. Harvey, President & Chief Executive Officer; William P. Rulhman Senior Vice President & Senior Credit Officer; Philip H. Kahn, Vice President & Chief Financial Officer; Ronald L. Wilson, Executive Vice President & Senior Loan Administrator.

Directors: Charles R. Brammer, Donald P. Brithinee, Harold C. Harvey, Felice Cooper MacCauley, Hugh B. MacCauley, Allen L. McKellips, James F. Miles, Alfred D. Smith, George Vulich.

Branch Offices: (2)

EL CAMINO BANK
Incorporated January 20, 1970

100 North Harbor Blvd., Anaheim 92805 **Tel: (714) 491-3100**

Principal Officers: Stanley J. Pawlowski, Chairman of the Board; Richard C. Helstrom, President & Chief Executive Officer; David Tedrow, Senior Vice President & Chief Financial Officer; Larry S. Sallinger, Senior Vice President & Loan Administrator; Rosalie M. Mallat, Vice President & Secretary.

Directors: J. Larry Ballard, Angeline Bevins, Gary B. Byrd, Horace E. Camp, Richard C. Helstrom, David Huarte, Maynard Kambak, Robert L. Katz, Lloyd E. Klein, Stanley J. Pawlowski, Eugene R. Schutt, Jr.

Parent Company: Citizens Holdings
Branch Offices: (3)

ELDORADO BANK
Incorporated February 3, 1972

17752 17th Street, Tustin 92680 **Tel: (714) 832-4204**

Principal Officers: George H. Wells, Chairman of the Board; J.B. Crowell, President & Chief Executive Officer; L.E. Thackery, Executive Vice President & Chief Credit Officer; David Brown, Executive Vice President & Chief Financial Officer; Diane Frank, Allan Gibson, Senior Vice Presidents; Elaine Crouch, Vice President & Corporate Secretary; Cindy Harrison, Warren Finley, Assistant Corporate Secretaries.

Directors: Mike Burns, Guy K. Claire, J.B. Crowell, Rolf J. Engen, Warren Finley, Don Schmid, A.J. Sfingi, George H. Wells.

Parent Company: Eldorado Bancorp
Branch Offices: (7)

EXCHANGE BANK
Opened May 1, 1890

545 Fourth Street, Santa Rosa 95401 **Tel: (707) 545-6220**

Principal Officers: A.J. Shepard, Chairman of the Board & Chief Executive Officer; C. William Reinking, President & Chief Executive Office; M.D. Herman, R.B. McConkie, Executive Vice Presidents; A.C. Garayalde, Senior Vice President; D.R. Bearden, Vice President & Controller; S.E. Stockham, Vice President & Corporate Secretary.

Directors: C.R. Bartley, J.E. Destruel, W.G. Dutton, J.E. McDonald, C. William Reinking, A.J. Shepard, R.G. Stone.

Parent Company: Frank P. Doyle Trust
Subsidiaries: Exchange Properties, Inc., Bankers Computer Services
Branch Offices: (15)
Authorized to engage in trust business.

FAR WESTERN BANK
Incorporated November 9, 1979

14511 Franklin Avenue, Tustin 92680 **Tel: (714) 544-4920**

Principal Officers: Rocco J. Fabiano, Chairman of the Board; Emogene Butler, David W. Watt, Vice Chairmen of the Board; Richard P. Trotter, President & Chief Executive Officer; David L. Palagyi, Executive Vice President & Chief Operating Officer; Thurman Blizzard, Senior Vice President & Chief Credit Officer; Marilyn Palagyi, Senior Vice President & Personnel Administrator; Jeff Fritz, Vice President & Chief Financial Officer.

Directors: Emogene C. Butler, Rocco J. Fabiano, David S. Jacobson, Richard P. Trotter, John C. Vanderschraaf, David W. Watt.

Branch Offices: (5)

FARMERS & MERCHANT BANK OF CENTRAL CALIFORNIA
Incorporated May 24, 1916

121 W. Pine Street, Lodi 95240-2184 **Tel: (209) 334-1101**

Principal Officers: Ole R. Mettler, Chairman of the Board & President; Casey Moore, Vice Chairman of the Board; H.C. Schumacher, Executive Vice President, Secretary & Treasurer; Frank D. Dragon, Senior Vice President; John R. Primasing, First Vice President; John Olson, Vice President & Financial Officer.

Directors: Ralph Burlington, Robert F. Hunnell, Carl B. Mettler, Ole R. Mettler, Casey Moore, James E. Podesta, Ben Schaffer, George D. Scheideman, Hugh Steacy, Vickie Van Steenberge, C.A. Wishek, Jr.

Subsidiaries: Farmers & Merchants Investment Corporation, Farmers Merchants Corp.
Branch Offices: (13)

FARMERS & MERCHANTS BANK OF LONG BEACH
Incorporated November 21, 1907

302 Pine Avenue, Long Beach 90802 **Tel: (213) 437-0011**

Principal Officers: Gus A. Walker, Chairman of the Board; Kenneth G. Walker, President; John W.H. Hinrichs, Senior Vice President & Cashier; Margaret F. Brown, A.M. Clearman, Charles W. Hagan, Jr., Robert S.J. Leavelle, Melvin R. Manker, Robert T. Tweter, Timothy Wilson, Robert W. Yunker, Senior Vice Presidents; Daniel K. Walker, Senior Vice President & Secretary.

Directors: Stanley Hahn, William G. Hayter, Robert Ivey, Linda McLaughlin, Paul V. Sylvester, Charles Z. Walker, Donald P. Walker.

Branch Offices: (15)

FEATHER RIVER STATE BANK
Incorporated December 1, 1976

777 Colusa Avenue, Yuba City 95991 **Tel: (916) 671-2265**

Principal Officers: Charles M. Lewis, President; Robert J. Mulder, Executive Vice President; Annette Wooten, Vice President & Cashier.

Directors: Harold M. Eastridge, William Gilbert, Dale L. Green, Lawrence Harris, Charles M. Lewis, David A. Offutt, William K. Retzer, Ross D. Scott, Louis F. Tarke, Michael C. Wheeler.

Subsidiary: Yuba Sutter Financial Services Corporation
Branch Offices: (4)

FIRST AMERICAN BANK
Incorporated August 6, 1982

8941 East Valley Blvd., Rosemead 91770 **Tel: (818) 287-6100**

Principal Officers: William L. O'Mara, Chairman of the Board, President & Chief Executive Officer; Mary Bates, Senior Vice President & Cashier; Marguerite G. Brown, Senior Vice President & Corporate Secretary; Rita Bonaparte, Jack Edwards, Winston Fuller, Hugh Barton, Glenn Harrison, Vice Presidents.

Directors: Mary Bates, Marguerite G. Brown, William H. Cotter, Jim Hilliard, Al Lewis, William R. Lucas, William L. O'Mara, Philip V. Swan, Robert Wiborg.

Branch Offices: (3)

FIRST AMERICAN TRUST COMPANY
Incorporated December 23, 1983

421 North Main Street, Santa Ana 92701-4699 **Tel: (714) 558-3211**

Principal Officers: D.P. Kennedy, Chairman of the Board; Charles A. Potter, Jr., President; J.H. Derloshon, Vice President & Chief Financial Officer; Wayne A. Condict, Secretary.

Directors: William F. Croddy, J.H. Derloshon, D.P. Kennedy, Parker S. Kennedy, Charles A. Potter, Jr., William G. Zaenglein, Jr.

Parent Company: The First American Financial Corporation
Branch Offices: (2)
Authorized to engage in trust business.

FIRST BANK OF SAN LUIS OBISPO
Established November 24, 1980

995 Higuera Street, San Luis Obispo 93406 **Tel: (805) 541-6100**

Principal Officers: Lynn W. Lyon, President & Chief Executive Officer; Reese T. Davies, Senior Executive Vice President; Alan R. Tognazzini, Assistant Vice President & Senior Operations Officer.

Directors: David R. Booker, Reese T. Davies, Lynn W. Lyon, Steven A. Petterson, J. Edmund Smith, John S. Stuart, Arnold A. Volny.

1ST BUSINESS BANK
Incorporated September 19, 1980

601 West Fifth Street, Los Angeles 90071 **Tel: (213) 489-1000**

Principal Officers: Robert W. Kummer, Jr., Chairman of the Board & Chief Executive Officer; Joseph P. Sanford, President & Chief Administrative Officer; W. Peter Bohn, Thomas F. Savage, Executive Vice Presidents.

Directors: John E. Anderson, William P. Baccala, W. Peter Bohn, Richard M. Ferry, Ernest J. Friedman, Robert M. Kommerstad, Robert W. Kummer, Jr., Bill Levine, Joseph P. Sanford, Thomas F. Savage, Roland Seidler, Jr.

Parent Company: 1st Business Corporation
Branch Offices: (2)

FIRST CITIZENS BANK
Established September 10, 1986

5000 Van Nuys Boulevard, Sherman Oaks 91403 **Tel: (818) 905-9575**

Principal Officers: Mark de Gorter, President & Chief Executive Officer; Kenneth J. Kaufman, Senior Vice President & Senior Credit Officer; Donald C. Turner, Vice President, Commercial Loans; Albert Sage, Vice President, Commercial Lending; Michelle Di Camillo, Vice President & Cashier.

Directors: Joseph D. Anthony, Mark de Gorter, James Di Giuseppe, Anthony J. Falcone, Neil B. Goodhue, William F. Hertz, Sr., Melvyn S. Rifkind, Harry L. Sokol, Richard E. Welsh, Jr.

FIRST COMMERCIAL BANK
Incorporated December 28, 1978

2450 Venture Oaks Way, Sacramento 95833 **Tel: (916) 646-0554**

Principal Officers: Manuel Perry Jr., Chairman of the Board; Richard T. Carlson, Vice Chairman of the Board; W. Greg Karr, President & Chief Executive Officer; James E. Culleton, Executive Vice President & Chief Operating Officer; Charles E. Grimm, Executive Vice President & Senior Credit Administrator; Anne Heck Long, Senior Vice President & Chief Financial Officer.

Directors: Manuel Barandas, Richard T. Carlson, Harry S. Curry, Fred L. Harris, W. Greg Karr, Earl W. Nichols, Jr., Manuel Perry, Jr., Michael E. Spinetti.

Parent Company: First Commercial Bancorp
Branch Offices: (9)

FIRST COMMUNITY BANK OF THE DESERT
Established October 30, 1980

7272 Joshua Lane, Yucca Valley 92284 **Tel: (619) 365-6371**

Principal Officer: David Q. Vordermark, Vice Chairman & Chief Executive Officer; Keith C. Robbins, President & Chief Administrative Officer; Dennis H. Guida, Jr., Vice President & Chief Financial Officer; Tim Underwood, Vice President & Credit Administrator.

Directors: F. Roy Greenleaf, Jr., Kensett J. Moyle, III, Patsy J. Skidmore, David Q. Vordermark, David S. Williams, Stanley J. Zarakov.

Subsidiary: BYV Development Corporation
Branch Offices: (4)

FIRST CREDIT BANK
Incorporated February 18, 1983

9255 Sunset Blvd., W. Hollywood 90069 **Tel: (213) 273-3120**

Principal Officers: Farhad Ghassemieh, Chairman of the Board & Chief Executive Officer; Feridoon Ghassemieh, President; Abbas Kolahi, Senior Vice President; Dan M. Lewis, Senior Vice President & Chief Financial Officer; Nasser Cohamim, Senior Vice President; Hossein Eslami, Senior Vice President & Manager.

Directors: Mayer AmierSaleh, Mehrdad AmirSaleh, Nasser Ali Ghassemieh, Cohamim, Farhad Ghassemieh, Abbas Kolahi, Ali Akbar Kolahi, Abdul Mozayeni, Mehdi Samii.

Subsidiary: First Credit Investments
Branch Office: (1)

FIRST INDO-AMERICAN BANK
Opened December 23, 1986

690 Market Street, San Francisco 94104 **Tel: (415) 434-2265**

Principal Officers: Pratap B. Shirke, Chairman of the Board; Robb Evans, President & Chief Executive Officer; Harold P. Kuhler, Senior Vice President & Senior Credit Officer; Kiran Rai, Vice President.

Directors: Robb Evans, Kishore Kripalani, Manohar T. Makhija, Jairam Mowji, Ramesh Muraka, Hareshkumar N. Panchal, Dahyabhai R. Patel, Kanti L. Patel, Rajendra Prasad, Haresh C. Shah, Pratap B. Shirke, J. Alston Thompson, Jr.

FIRST INTERNATIONAL BANK
Incorporated September 6, 1979

318 Fourth Avenue, Chula Vista 92010 **Tel: (619) 425-5000**

Principal Officers: Thomas Topuzes, Executive Vice President & Chief Operating Officer; Roberto M. Velandia, Senior Vice President & Chief Financial Officer; Jorge Lorenzana, Joaquin Senosiain, Senior Vice Presidents; Karen W. Granzow, Vice President & Corporate Secretary; Joan Garner, Bill Hoadley, Raul A. Sandoval, Vice Presidents.

Directors: Roque de la Fuente, Patricia A. Hutchins, Cheker Karam, Louis LoCicero, Thomas Topuzes, Robert Villalobos, Palmer Wilson, Isaias Zapata.

Branch Office: (1)

FIRST INTERSTATE BANK, LTD.
Incorporated February 8, 1985

707 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 614-4111**

Principal Officers: Harold J. Meyerman, Chairman of the Board, President & Chief Executive Officer; Theodore F. Craver, Senior Vice President & Chief Financial Officer; William Bogaard, Executive Vice President & General Counsel.

Directors: Edward Carson, Harold J. Meyerman, Joseph Pinola, William E.B. Siart.

Parent Company: First Interstate Bancorp
Subsidiaries: F.I. Futures Corporation, F.I. Investment Services, F.I. Public Finance Co., F.I. Resources Measurement, First Interstate Ltd., Holding Company (London), KFI Developers, Inc., First Interstate Trust Company of New York.

FIRST INTERSTATE BANK OF CALIFORNIA
Incorporated May 26, 1920

707 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 614-4111**

Principal Officers: William E.B. Siart, Chairman of the Board, President & Chief Executive Officer; Gary S. Gertz, Executive Vice President & Chief Financial Officer; John F. Futcher, Executive Vice President, General Counsel & Secretary; Richard L. Barkhurst, Charles J. Buchta, Theodore F. Craver, Jr., William J. Doomey, Webb Edwards, Daniel R. Eitingon, John L. Gray, R.E. Greene, David C. Holman, Henry M. Killmar, Jr., David Loretta, Harold C. Meyerman, Thayer T. Prentice, Francis Shanahan, Russell K. Snow, Jr., Richard W. Tappey, Alan Thompson, Executive Vice Presidents; Roger Molvar, Senior Vice President & Comptroller.

Directors: Roy A. Anderson, Norman Barker, Jr., Wallace W. Booth, Warren Christopher, Guilford Glazer, Gordon L. Hough, Ivan J. Houston, Lyn Hutton, George M. Keller, Thomas L. Lee, David G. Lord, William F. Miller, Michael A. Morphy, J.J. Pinola, William E.B. Siart.

Parent Company: First Interstate Bancorp.
Subsidiaries: Alex Brown Development Corporation, First Interstate Administracao Executive Servicos, Ltd., First Interstate Asia, Ltd., First Interstate Bank of California Foundation, First Interstate Bank of Canada, First Interstate Bank International, Inc., First Interstate International Trust Co. (Cayman) Ltd., First Interstate Overseas Investment, Inc., First Interstate Southwest, Inc., GFI Realty Company, Meridian Mortgage Services, UCB Leasing Corp., United California Bank Realty Corporation.
Branch Offices: (332)
Authorized to engage in trust business.

FIRST INTERSTATE CENTRAL BANK
Established November 20, 1986

26610 West Agoura Boulevard, Calabasas 91302 **Tel: (818) 880-7144**

Principal Officers: Russell K. Snow, Jr., Chairman of the Board; James R. Jepson, President & Chief Executive Officer; James T. Shoaff, Chief Financial Officer; Robert T. Chang, Senior Vice President & Audit Officer; Earl R. Guy, Jan R. Cloyde, Theodore F. Craver, Senior Vice Presidents; Don Tokanaga, Vice President & Security Officer; Amru Khan, Ronald Lug, Vice Presidents; Jerrold Spector, Assistant Vice President; Michael B. Cahill, Secretary.

Directors: Jan Cloyde, Theodore Craver, James R. Jepson, Russell K. Snow, Jr., Donald Voss.

Parent Company: First Interstate Bancorp

FIRST LA MESA BANK
Established December 9, 1985

5250 Jackson Drive, La Mesa 92042 **Tel: (619) 589-7822**

Principal Officers: Paul J. Sipe, President & Chief Executive Officer; Jon D. Swinney, Executive Vice President & Chief Financial Officer; Stephen K. Neptune, Senior Vice President & Chief Credit Officer; Robert O. Duff, Senior Vice President & Real Estate Officer.

Directors: Grant R. Beals, George E. Eckel, Nathan L. Eggert, George T. Felix, James E. Frank, James A. Marooney, Walter E. McClellan, Robert G. McRann, JoAnn Carroll Prather, Paul J. Sipe, Michael T. Thorsnes, John C. Tiranti, Dr. Carlton H. Williams.

Subsidiary: First La Mesa Realty Corp.

FIRST LOS ANGELES BANK
Incorporated March 30, 1973

2049 Century Park East, Los Angeles 90067 **Tel: (213) 557-1211**

Principal Officers: Gianni Zandano, Chairman of the Board; Carlofelice Rossotto, Vice Chairman of the Board; Mauro Cicchine, President & Chief Executive Officer; Thomas J. Kempf, Senior Executive Vice President, & Chief Operating Officer; James Kent, Carlo Passaggio, Thomas A. Tarter, Executive Vice Presidents; John L. Barritt, Senior Vice President & Chief Financial Officer.

Directors: Mauro Cicchine, James Econn, Browne Green, James Hunter, Thomas J. Kempf, Charles T. Manatt, Luigi Maranzana, Carlofelice Rossotto.

Parent Company: San Paolo U.S. Holding Company, Istituto Bancario San Paolo di Torino
Branch Offices: (8)

FIRST MOUNTAIN BANK
Incorporated April 16, 1981

42142 Big Bear Boulevard, Big Bear Lake 92315 **Tel: (714) 866-5861**

Principal Officers: Dennis L. Shollenburg, President & Chief Executive Officer; Lois Walters, Vice President & Chief Financial Officer.

Directors: Joseph K. Hindman, M.D., Sharon Jasperson, Jack H. Knowlden, David M. Leroy, Jack M. Martin, Dennis Shollenburg, Kenneth Wood, Robert G. Wood.

FIRST NORTHERN BANK OF DIXON
Established February 1, 1910

195 North First Street, Dixon 95620 **Tel: (916) 678-3041**

Principal Officers: Richard H. Raycraft, Chairman of the Board; John F. Hamel, President; Owen J. Onsum, Executive Vice President; L.A. Walker, Vice President & Cashier; D.L. Kilkenny, S.R. Bean, Vice Presidents; R.A. Yarbrough, Auditor.

Directors: Ronald J. DuPratt, Albert A. Gondry, John H. Griffin, John F. Hamel, Diane P. Hamlyn, William H. Jones, Jr., John W. Kilkenny, Jr., Donald M. Moriel, Richard H. Raycraft, Richard J. Rico, David W. Schulze.

Subsidiary: Yolano Development Corporation
Branch Offices: (4)

FIRST PACIFIC BANK
Incorporated March 24, 1972

469 North Canon Drive, Beverly Hills 90210 **Tel: (213) 858-7500**

Principal Officers: Leonard S. Sands, Chairman of the Board; Janice France, Chief Executive Officer; Richard A. Palmer, President & Chief Operating Officer; Berrien Moore, Executive Vice President.

Directors: Janice France, Leo Kaplan, M.D., Berrien Moore, Richard A. Palmer, Ada Sands, Leonard S. Sands.

Parent Company: First Pacific Bancorp
Subsidiary: Beverly Hill Reconveyance Corporation
Branch Office: (1)

FIRST REGIONAL BANK
Incorporated July 10, 1979

1801 Century Park East, Los Angeles 90067 **Tel: (213) 552-1776**

Principal Officers: Jack A. Sweeney, Chairman, President & Chief Executive Officer; Mark Rubin, Vice Chairman; Thomas E. McCullough, Executive Vice President & Chief Financial Officer; Dexter Kodama, Senior Vice President & Cashier; Duane Allison, Manfred Lindemann, Carolyn Zarro, Senior Vice Presidents.

Directors: Jerome E. Farley, Alexander A. Lowy, Frank R. Moothart, Mark Rubin, Lawrence J. Sherman, Jack A. Sweeney.

Parent Company: First Regional Bancorp

FIRST STATE BANK OF SOUTHERN CALIFORNIA
Incorporated October 6, 1949

10400 S. Norwalk Blvd., Santa Fe Springs, CA 90670 **Tel: (213) 946-4831**

Principal Officers: Choul Ju Lee, Chairman of the Board; Donald Beaven, President & Chief Executive Officer; Raymond S. Behymer, Executive Vice President, Cashier & Secretary; Hang Weon Kang, Daniel C. Wade, Senior Vice Presidents; Marshall Montgomery, Vice President & Auditor; Linda K. Bradfield, Elaine Garrett, Robert A. Herrera, Choong Hee Chung, Barbara R. Hill, Marion Kelly, Charles F. Potter, John S. Rodgerson, William Skeber, Vincent Valenzuela, Vice Presidents.

Directors: Donald J. Beaven, David Carson, John Cayer, Hang Weon Kang, Sun Kee Kim, Kwang Seoh Koo, Choul Ju Lee.

Parent Company: The Hanil Bank, Limited
Branch Offices: (3)

FIRST STATE BANK OF THE OAKS
Incorporated December 4, 1979

230 North Moorpark Road, Thousand Oaks 91360 **Tel: (805) 496-0721**

Principal Officers: Fred N. Raio, President & Chief Executive Officer; Les Mosley, Senior Vice President & Chief Operating Officer.

Directors: Leonard Alexander, Donald H. Bankhardt, Dewain G. Grattan, Robert S. Haaland, Albert S. Karam, Fred N. Raio, Harry D. Schad, John H. Wayland.

Subsidiaries: FSBO Investment, FSBO Investment, Inc.
Branch Offices: (4)

FIRST TRUST BANK
Established March 16, 1887

437 North Euclid Avenue, Ontario 91761 **Tel: (714) 983-0511**

Principal Officers: A.O. Arnold, Chairman of the Board & Chief Executive Officer; Maurice G. Goodban, President; George R. Ehrnman, Executive Vice President; James B. McKay, Executive Vice President & Head Office Administrator; Lawrence A. Petersen, Lee F. Sherrard, Dawn Weborg, Senior Vice Presidents; Edward L. Frey, Senior Vice President & Cashier; Guy Beyersdorf, Vice President & Executive Trust Officer; Paul M. Stoddard, Vice President & General Counsel; Art M. Arriaga, Majorie Cary, Robert W. Mort, Domenic Sarzotti, Nancy A. Sinclair, Dianna Williams, Vice Presidents.

Directors: Gary Anderson, A.O. Arnold, Donald D. Curtis, M.D., E. Thomas Dugan, George R. Ehrnman, Peter Ganahl, Maurice G. Goodban, Burt L. Guymon, Fred B. Klarer, Broer Lanting, Leon F. Lucas, Robert W. Smith.

Subsidiaries: Balboa Thrift & Loan Association, Western Desert Corporation
Branch Offices: (15)

FIRST VALLEY BANK
Incorporated December 18, 1972

200 North H Street, Lompoc 93436 **Tel: (805) 736-4524**

Principal Officers: Terrill F. Cox, Chairman of the Board; Dean E. Minor, President & Chief Executive Officer; A.R. Ayala, Vice President & Cashier, Raymond F. Down, Vice President.

Directors: Francis H. Beattie, Jr., Terrill F. Cox, George E. Howard, Jr., John P. Lizarraga, Dean E. Minor, William A. Perozzi, Lawrence E. Schuyler.

Branch Offices: (3)

FOOTHILL BANK
Incorporated November 20, 1974

423 San Antonio Center, Mountain View 94040 **Tel: (415) 941-9300**

Principal Officers: Arnold H. Jeffrey, Chairman of the Board; Frank L. Burrell, Jr., Vice Chairman; Robert A. McKerroll, President & Chief Executive Officer; Malcolm A. Morris, Senior Vice President & Chief Financial Officer; William K. Walters, Senior Vice President, Construction Lending; Keith A Wilton, Senior Vice President; M. Gregg McKerroll, Vice President & Cashier.

Directors: Frank L. Burrell, Jr., Ernest L. Hawks, John W. Huston, Roy M. Iwata, Charles D. Means, Robert A. McKerroll, Terry Thompson, Robert E. Williams.

Parent Company: American National Corporation
Subsidiaries: American National Leasing Corporation, Foothill Ventures Co.
Branch Offices: (2)

FOOTHILL INDEPENDENT BANK
Established June 1, 1973

510 South Grand Avenue, Glendora 91740 **Tel: (818) 963-8551**

Principal Officers: J.T. Waller, President & Chief Executive Officer; George E. Langley, Executive Vice President & Chief Financial Officer; Tom Kramer, Executive Vice President & Loan Administrator; T.H. Roberts, Senior Vice President & Branch Administrator.

Directors: Charles G. Boone, Lawrence Brooks, William V. Landecena, George E. Langley, O.L. Mestad, Earl A. Musser, Leonard Ray, Alton L. Sanford, J.T. Waller.

Parent Company: Foothill Independent Bancorp
Branch Offices: (7)

FRANKLIN BANK
Incorporated August 8, 1975

777 Mariners Island Blvd. San Mateo 94404 **Tel: (415) 378-4920**

Principal Officers: Allason N. Clark, President & Chief Executive Officer; Peter G. Mills, Senior Vice President, Administration & Finance; John Hitchcock, Senior Trust Officer; Ronald L. Burrows, Vice President & Manager; Carole J. McMahon, Vice President & Manager; Jennifer Bolt, Credit Card Manager.

Directors: Harmon E. Burns, Allason N. Clark, Richard T. Dwyer, Charles B. Johnson, Rupert H. Johnson, Harry Kroft, James L. Peters, Murray L. Simpson.

Parent Company: Franklin Resources, Inc.
Authorized to engage in trust business.

FREMONT BANK
Established September 3, 1964

39150 Fremont Boulevard, Fremont 94538 **Tel: (415) 792-2300**

Principal Officers: Morris Hyman, Chairman of the Board & President; Alan L. Hyman, Michael J. Wallace, Executive Vice Presidents; M.P. Whitfield, Secretary.

Directors: Alan L. Hyman, Morris Hyman, George M. Silliman, Michael J. Wallace, M.P. Whitfield.

Parent Company: Fremont Bancorporation
Subsidiaries: Fremont Securities, Inc., Bancorp Properties, Inc.
Branch Offices: (8)

GARFIELD BANK
Incorporated April 20, 1954

2417 W. Whittier Blvd., Montebello 90640 **Tel: (213) 726-1411**

Principal Officers: Ronald H. Gabriel, Chairman of the Board; William H. Patterson, President & Chief Executive Officer; Stephen B. Wollman, Executive Vice President & Chief Credit Administrator; Mary Fox, Vice President & Cashier; Juliet Karapetian, Vice President & Controller.

Directors: Jack Arakelian, Aldo J. DeSoto, Ronald H. Gabriel, William H. Patterson, Robert Shamlian, Alfred E. Spayne.

Branch Office: (1)

GATEWAY WESTERN BANK
Incorporated March 2, 1981

499 E. 6th Street, Beaumont 92223 **Tel: (714) 845-2605**

Principal Officers: Thomas D. Pavey, President & Chief Executive Officer; Warren Lemons, Senior Vice President & Chief Financial Officer; Jack C. Curtis, Vice President.

Directors: Emanuel Baldi, Michael Baldi, Pasquale Baldi, Thomas D. Pavey, Lew F. Weaver.

Subsidiary: GWB Development Corporation

GENERAL BANK
Established March 18, 1980

201 South Figueroa Street, Los Angeles 90012 **Tel: (213) 972-4164**

Principal Officers: Li Pei Wu, Chairman, President & Chief Executive Officer; Peter Wu, Executive Vice President & Special Assistant to the President; Richard Gill, Senior Vice President & Senior Credit Administrator; Yu-Ching Lau, Senior Vice President & Controller; Domenic Massei, Senior Vice President/Operations Administration; Raymond Tsung, Senior Vice President & Regional Manager; Gloria M. Chen, Senior Vice President & Manager, International Corporate Lending Division; Lucie Wu, Assistant Vice President/Human Resources.

Directors: Helen Chen, Thomas Chiu, Kuo-Tuong Chou, Stephen Huang, Eric John, Chuang-ILin, Ko-Yen Lin, Ting Liu, Alan Thian, John Wang, Julian Wu, Li Pei Wu, Peter Wu, Ping Wu, Walter Wu, Chin-Liang Yen.

Parent Company: GBC Bancorp
Branch Offices: (6)

GILMORE COMMERCIAL AND SAVINGS BANK
Incorporated October 13, 1955

6291 W. 3rd Street, Los Angeles 90036 **Tel: (213) 936-6111**

Principal Officers: John B. Gostovich, Chairman of the Board; Jack Patterson, President; Kathleen M. Artica, Vice President; Kathleen Reardon, Vice President & Cashier; Barbara T. Barnard, Arlene Pater, Assistant Vice President; Melroy C. Hare, M. Margaret Wade, Irma T. Reyes, Assistant Cashiers; Ruth E. Nichols, Auditor; Henry L. Hilty, Jr., Secretary.

Directors: Gordon B. Crary, Jr., John B. Gostovich, Andrew G. Hilen, Henry L. Hilty, Jr., Jack Patterson, Karl M. Samuelian, Robert V. Sibert.

Parent Company: A.F. Gilmore Co.

GOLDEN GATE BANK
Incorporated September 24, 1975

344 Pine Street, San Francisco 94104 **Tel: (415) 421-9000**

Principal Officers: George E. Croom, Chairman of the Board; James R. Woolwine, President; Sharon M. Croom, Chief Executive Officer; John Van Der Wal, Chief Financial Officer; Stephen P. Zarate, Cashier.

Directors: George E. Croom, Jr., Sharon M. Croom, Marlene B. Settlemier, John Van Der Wal, James R. Woolwine.

Parent Company: Golden Gate Bancor

GOLDEN OAK BANK
Incorporated May 18, 1978

49099 Road 426, Oakhurst 93644 **Tel: (209) 683-2200**

Principal Officers: Fred H. Brylka, President; John Lockey, Senior Vice President & Cashier.

Directors: Anthony H. Alves, James C. Best, Fred H. Bryika, W. Gerald Flanagan, Elbert R. Guyett, Bobbie Thomason, Wilma W. Weeth, DeVere Williams.

GOLDEN PACIFIC BANK
Established December 7, 1981

845 No. Euclid Avenue, Ontario 91762 **Tel: (714) 983-4600**

Principal Officers: Milton R. Bracey, Jr., Chairman of the Board; Roger M. Myers, President & Chief Executive Officer; Tomas Gotor, Senior Vice President; Hazel M. Hagy, Vice President & Cashier.

Directors: Arnold D. Anderson, Robert T. Bottoms, Milton R. Bracey, Jr., Charles V. Cummins, Roger M. Myers, Richard H. Pearson, David M. Tobias.

GREAT VALLEY BANK
Established March 9, 1977

2501 E. Whitmore Avenue, Ceres 95307 **Tel: (209) 538-6017**

Principal Officers: John Tatoyan, Chairman of the Board; Kenneth A. Link, President.

Directors: Charles J. Boggeri, Wilfred N. Inselman, Herbert S. Lee, Kenneth A. Link, Alvin G. Qualle, Rolland C. Quimby, Irwin Steinpress, John Tatoyan, Denzle L. Thompson.

Branch Offices: (2)

GROSSMONT BANK
Established November 3, 1972

7777 Alvarado Rd., Suite 501, La Mesa 92041 **Tel: (619) 589-6061**

Principal Officers: L. Robert Payne, Chairman of the Board; Donald K. Clague, President; Arthur F. Butler, Jr., Executive Vice President; Joanne Galleher, Senior Vice President, Cashier & Treasurer; Leo R.B. Henrikson, Secretary.

Directors: Luis Bravo, Arthur F. Butler,Jr., Paul T. Carter, Donald K. Clague, Joanne Galleher, Jack W. Goodall, Jr., Leo R.B. Henrikson, Bob Lyon, L. Robert Payne, John T. Warburton.

Parent Company: Bancomer Holding Company
Subsidiary: GB Capital Corporation
Branch Offices: (8)
Authorized to engage in trust business.

GUARANTY BANK OF CALIFORNIA
Established August 27, 1984

12301 Wilshire Blvd., Los Angeles 90025 **Tel: (213) 820-4941**

Principal Officers: Richard Feldstein, Chairman of the Board; Peter Bustetter, President; Elleesa Wilson, Corporate Secretary; Colleen O'Rourke, Senior Vice President, Loan Administration; Randy Bowden, Assistant Cashier; Isabel Garcia, Operations Manager; Laurie Heitman, Assistant Operations Manager.

Directors: Peter Bustetter, Posey Carpentier, Richard H. Feldstein, Maryann LaGuardia, Rosalind Marks, Dr. Allan Marks, Joe N. Varon.

Parent Company: Griffin Holdings, Inc.

GUARDIAN BANK
Established October 20, 1983

800 So. Figueroa Street, Los Angeles 90017Tel: (213) 239-0800

Principal Officers: Paul M. Harris, Chairman of the Board & President; Vincent A. Bell, Ronald Holloway, Executive Vice Presidents.

Directors: Vincent A. Bell, Phillip M. Berger, Donald Bohana, Marilyn M. Cohen, Robert D. Frandzel, John C. Gullesserian, Paul M. Harris, Saul Socoloske, John P. Sullivan.

Parent Company: Guardian Bancorp
Branch Office: (3)

HANMI BANK
Incorporated December 15, 1982

3737 West Olympic Boulevard, Los Angeles 90019 **Tel: (213) 735-3737**

Principal Officers: Benjamin B. Hong, President & Chief Executive Officer; Seon Hong Kim, Senior Vice President & Chief Financial Officer; Jung C. Chang, Yong K. Choe, Soon K. Paik, Chang Y. Lee, Vice Presidents & Branch Managers.

Directors: I. Joon Ahn, John H. Ahn, Stuart S. Ahn, Ung Kyun Ahn, George S. Chey, Ki Tae Hong, Benjamin B. Hong, Ick Soo Kim, Joon H. Lee, Richard B. Lee, Chang Kyu Park, Joseph K. Rho, Won R. Yoon.

Branch Offices: (3)

HARBOR BANK
Incorporated December 3, 1973

11 Golden Shore, Long Beach 90802 **Tel: (213) 491-1111**

Principal Officers: James H. Gray, Chairman of the Board; Robert Turicchi, President; Melissa Lanfre, Vice President & Chief Financial Officer.

Directors: James H. Gray, Jack Jay Jacobs, Kermit Q. Jones, Robert E. Leslie, Dorothy K. Matteson, Hamilton M. Moody, Ph.D., H.E. Nance, Malcom C. Todd, M.D., Robert Turicchi, James A. Willingham, Richard G. Wilson.

Parent Company: Harbor Bancorp
Subsidiaries: HB Funding, Harbor Bank Properties
Branch Offices: (5)

HARRIS TRUST COMPANY OF CALIFORNIA
Incorporated June 10, 1918

707 Wilshire Boulevard, Suite 4840, Los Angeles 90017 **Tel: (213) 239-0670**

Principal Officers: Victor M. Woldridge, Chairman of the Board & President; M. Valoise Douglas, Vice President, General Manager, Senior Trust Officer & Security Officer; P. David Hubbard, Vice President, Controller, Chief Financial Officer & Treasurer; Thomas R. Sizer, Secretary & Cashier; John M. Simenc, Assistant Treasurer; Hugh A. Solvsberg, Compliance Officer.

Directors: John M. Denson, M. Valoise Douglas, Kevin O. Healey, P. David Hubbard, Z. George Klodnicki, Steven Rothbloom, Victor M. Woldridge, Calvin R. Myers.

Parent Company: Harris Bancorp, Inc.
Authorized to engage in trust business.

HERITAGE OAKS BANK
Incorporated July 26, 1982

545 Twelfth Street, Paso Robles 93446 **Tel: (805) 239-5200**

Principal Officers: David A. Shockney, President & Chief Executive Officer; Gwen R. Pelfrey, Executive Vice President & Senior Lending Officer.

Directors: B.R. Bryant, F. Ray Bryant, Don Campbell, Elizabeth Cousins, Merle Miller, John Palla, Bill Van Horn, Ole Viborg.

HOME BANK
Incorporated February 10, 1950

2633 Cherry Avenue, Signal Hill 90808 **Tel: (213) 426-8166**

Principal Officers: Ruth A. Martin, Chairman of the Board; James P. Staes, President & Chief Executive Officer; Bill Neal, Executive Vice President & Chief Operating Officer; Keith W. Barnes, Senior Vice President & Chief Financial Officer; David Duarte, David D. Martin, Hugo Soto, George West, Senior Vice Presidents; Marcia Miller, Senior Vice President & Controller; Susan Monsoor, Vice President & Corporate Secretary; Carol Lambert, Vice President.

Directors: Donald A. Buschenfield, Delwin M. Clawson, Richard Denham, James L. Doti, David Martin, Ruth Martin, James P. States.

Parent Company: Home Interstate Bancorp
Branch Offices: (10)

HUMBOLDT BANK
Incorporated September 13, 1989

701-5th Street, Eureka 95501 **Tel: (707) 445-3233**

Principal Officers: Theodore S. Mason, President & Chief Executive Officer; Ronald V. Barkley, Senior Vice President & Loan Administrator; Alan J. Smyth, Senior Vice President & Cashier; Edythe E. Vaissade, Vice President & Loans and Deposits; Sharon Greathouse, Operations Officer.

Directors: Myron T. Abrahamsen, Ronald F. Angell, Ward S. DeWitt, Robert N. Dias, David M. Dillon, Francis A. Dutra, Gary L. Evans, Donald O. Grace, Theodore S. Mason, David W. McMurray, George A. Schmidbauer, John R. Winzler.

IMPERIAL BANK
Incorporated March 1, 1963

9920 S. La Cienega Blvd., Inglewood 90301 **Tel: (213) 417-5600**

Principal Officers: Bernard G. LeBeau, Chairman of the Board; Norman D. Creighton, President & Chief Executive Officer; H. Wayne Snaveley, Eldon K. Lloyd, Arthur E. Lussier, Executive Vice Presidents; Richard M. Baker, Senior Vice President, General Counsel & Secretary; David A. Sklar, Senior Vice President & Chief Financial Officer; Richard D. Miller, Senior Vice President & Cashier; J. Richard Barkley, Senior Vice President, Director, Human Resources; Alex Garby, Senior Vice President, Financial Services.

Directors: Norman P. Creighton, Richard K. Eamer, William H. Elliot, George M. Eltinge, George L. Graziadio, Jack H. Leylegian, II, Bernard G. LeBeau, Robert S. Muehlenbeck, M. Norvel Young.

Parent Company: Imperial Bancorp
Subsidiaries: Imperial Plan, Inc., Imperial Trust Company, Imperial Ventures, Inc., Southern Pacific Thrift & Loan Association, Imperial Global Trading, Imperial International Bank, William Mason and Company.
Branch Offices: (11)

INDEPENDENCE BANK
Established May 28, 1962

15910 Ventura Boulevard, Encino 91436 **Tel: (818) 377-7000**

Principal Officers: Fulvio V. Dobrich, Chairman of the Board & Chief Executive Officer; Michael English, Executive Vice President & Cashier; William E. Pechstein, Executive Vice President & Chief Credit Officer; Harold R. Williams, Jr., Executive Vice President & Chief Financial Officer; Bahman Behzadi, Royce M. Bonds, Wil Jones, Duane Purvin, Tim Weaver, Don Young, Senior Vice Presidents; Carol Crone, Senior Vice President & Controller; Philip C. Ellis, Jr., Senior Vice President, Secretary & General Counsel.

Directors: Fulvion V. Dobrich, Philip C. Ellis, Jr., Lachlan Foster, Donald R. Mellert, William E. Pechstein.

Subsidiaries: Mortgage Plan, Inc., Real Estate Brokerage, Sovereigh Asset Management Co., Inc., Real Estate Investments
Branch Offices: (13)

INDUSTRIAL BANK
Incorporated July 1, 1983

5805 Sepulveda Boulevard, Van Nuys 91411 **Tel: (818) 904-9600**

Principal Officers: Richard M. Dominguez, President & Chief Executive Officer; Donald F. Jewett, Senior Vice President & Loan Administrator; Frank DiTomaso, Daniel Geary, Jr., Thomas V. McArdle, James Salin, Senior Vice Presidents; Irving Brounstein, Iris Siegel, Dorothy Walker, Vice Presidents; Sylvia Crew, Vice President & Cashier.

Directors: Mel Barlam, Richard M. Dominguez, Sol Gerber, David Newman, Al Osborne, Jr., Jay Steinbeck, Edward Taras, M.D., Donald Wolf.

Subsidiary: Industrial Realty, Inc.

INTERNATIONAL BANK OF CALIFORNIA
Incorporated May 22, 1972

888 So. Figueroa Street, Los Angeles 90017 **Tel: (213) 683-3000**

Principal Officers: Kwan Yong Yu, Chairman of the Board; Henry Yeung, Vice Chairman; R. Albert Roensch, President & Chief Executive Officer; Lilly L. Tien, Senior Vice President; Josefina M. Guevara, Eddie K. Lam, George Hsu, Vivian Lee, Danny Lee, Terry Lin, Henry Wong, Vice Presidents.

Directors: Sotero Machin, R. Albert Roensch, Bienvenido Tan, Lilly L. Tien, Victor Wong, Henry W. Yeung, Kwan-Yong Yu.

Parent Company: Metropolitan Bank & Trust Co.
Branch Offices: (5)

KERMAN STATE BANK
Incorporated May 6, 1982

306 So. Madera Avenue, Kerman 93630 **Tel: (209) 846-5321**

Principal Officers: L.D. Douglas, President & Chief Executive Officer; E. Lelandais, Vice President & Chief Administrative Officer; J.R. Royal, Vice President & Senior Loan officer.

Directors: L.D. Douglas, Joe Epperson, Jerry Henry, Pete Haupt, Herb Kezirian, John A. Kochergen, D.W. McIntire, Sam Sakata, Lee Sciacqua, John Teixeira, David Yep.

KINGS RIVER STATE BANK
Incorporated November 18, 1977

1003 I Street, Reedley 93654 **Tel: (209) 638-8131**

Principal Officers: Bill Standridge, President & Chief Executive Officer; Mable Phillips, Vice President & Chief Financial Officer; Joe Alvarado, Vice President, Senior Loan Officer & Credit Administrator.

Directors: Floyd Barsoom, Harold Enns, Dave Eytcheson, Kenneth Just, Don Ketscher, Pete J. Penner, William Standridge.

Parent Company: Kings River Bancorp
Branch Office: (1)

THE KYOWA BANK OF CALIFORNIA
Incorporated January 23, 1978

635 West Seventh Street, Los Angeles 90017 **Tel: (213) 626-6266**

Principal Officers: Yoshitaka Taguchi, Chairman of the Board; Akira Suzuki, President; Kazuhiro Shibatsuchi, Senior Vice President; Nellson Vels, Vice President & Cashier.

Directors: David L. Hayutin, Yoshitaka Taguchi, Ken Kitasako, Kiyoshi Ogawa, Kazuhiro Shibatsuchi, Elmer L. Stone, Akira Suzuki, Yoshimasa Ujihara.

Parent Company: The Kyowa Bank, Ltd.

LA JOLLA BANK AND TRUST COMPANY
Incorporated March 26, 1973

1075 Wall Street, La Jolla 92037 **Tel: (619) 450-1000**

Principal Officers: Leon W. Parma, Chairman of the Board; George J. Ellis, Vice Chairman; Edward H. Sondker, President & Chief Executive Officer; Louis J. Haak, Executive Vice President & Chief Financial Officer; James T. Slingsby, Senior Vice President & Trust Officer; Frederick H. Dawn, Craig Knudson, Executive Vice Presidents; Robert L. Roy, Sr., Vice President & Controller.

Directors: John Blake, George J. Ellis, L. Gale Haggart, Kenneth M. Hamilton, Richard B. Huntington, William C. McKee, Leon W. Parma, Edward H. Sondker, Ernest Rady, Karl Zobell.

Parent Company: La Jolla Bancorp
Branch Offices: (12)
Authorized to engage in trust business.

LAKE COMMUNITY BANK
Established November 15, 1984

963-11th Street, Lakeport 95453 **Tel: (707) 263-7500**

Principal Officers: Gary Nordine, President & Chief Executive Officer; Raymond Banta, Senior Vice President & Cashier; D. Gwyn Steffen, Assistant Vice President & Loan Officer; Linda L. Herdt, Operations Officer; Doreene Pendleton, Accounting Officer; Jaxan Christensen, Loan Officer.

Directors: Mildren Adams, Raymond Banta, Donald Browning, M.D., Alastair Falconer, Harriet Heth, Billie Holmes, Harry Jolliffe, O.D., John Helms, May Noble, Gary Nordine, Lawrence Rogers, Howard Van Lente.

LANDMARK BANK
Established January 22, 1979

441 West Whittier Blvd., La Habra 90631 **Tel: (213) 694-6537**

Principal Officers: Craig Collette, President & Chief Executive Officer; Kevin Hanifin, Senior Vice President & CFO; Jeffrey Hamilton, Senior Vice President, Loans; Pat Gilbert-Rau, Senior Vice President, Marketing.

Directors: Dominick J. Addonizio, M.D., Jack B. Campbell, Charles L. Clayton, Craig D. Collette, Robert C. Glenn, D.D.S., John N. Kelley, Warren J. Kraft, Luther L. Lindauer, Don K. Sutton.

Parent Company: Landmark Bancorp
Branch Offices: (4)

LIBERTY BANK
Established April 7, 1982

500 Linden Avenue, South San Francisco 94080 **Tel: (415) 871-2400**

Principal Officers: Samuel S. Mosunic, President & Chief Executive Officer; Larry Nakamura, Vice President & Cashier; Bert Carli, Vice President; Kathleen A. Aronson, Senior Vice President & Corporate Secretary.

Directors: George F. Andreini, Steven M. Berman, Fred Bertetta, Sr., Rich Diodati, Leroy G. Folmer, Remo Imbimbo, Harold R. Larson, Samuel S. Mosunic, Robert A. Pease, John R. Penna, Edward R. Rodondi, Allan L. Rubens.

Subsidiary: 1776 Investments, Inc.
Branch Office: (1)

MADERA VALLEY BANK
Incorporated February 28, 1979

324 W. Yosemite Avenue, Madera 93637 **Tel: (209) 673-2271**

Principal Officers: Hal Giomi, President & Chief Executive Officer; John W. Walsh, Vice President & Chief Financial Officer; Mike Wells, Sr., Vice President & Senior Loan Officer.

Directors: Richard L. Braddy, Gwen Cain, Edward Grootendorst, Elvan G. Newcomb, Raymond V. Paolucci, Denis Prosperi, Kenneth B. Seibert.

MANILABANK CALIFORNIA
Established July 20, 1983

350 South Figueroa Street, Los Angeles 90071 **Tel: (213) 620-9919**

Principal Officers: Hermilando L Mandanas, Chairman of the Board; Manolito V. Vitug, Vice Chairman of the Board; Enrique V. Cabanilla, President & Chief Executive Officer; Allen E. Seeber, Vice President, Loan Administrator; Soledad A. Loualhati, Assistant Vice President, Cash Operations; Justo T. Gonzalez III, Management Services Officer; Thomas E. Leach, Commercial Loan Officer; Ernesto D. Pacoli, Senior Credit Officer; Rossini G. Gamalinda, Real Estate Department Manager.

Directors: Enrique V. Cabanilla, Gene G. Harter, Hermilando L Mandanas, Gonzalo G. Puyat, Godofredo C. Uy-Tioco, Manolito V. Vitug.

Parent Company: The Manila Banking Corporation

MARINA STATE BANK
Incorporated April 26, 1979

3206 Washington Blvd., Marina del Rey 90292 **Tel: (213) 827-1712**

Principal Officers: Rowan Henry, Chairman of the Board & President; Allan L. Culliver, Executive Vice President; Herman Bradley, Senior Vice President & Cashier.

Directors: Joey Baker, S. Bessen, Rowan Henry, Robert Horner, Edward Janov, Bill Krech, Howard Ryan, Peggy Schaefer, George Swartz.

MARINERS BANK
Established October 6, 1982

111 Calle de Industrias, San Clemente 92672 **Tel: (714) 498-9600**

Principal Officers: Richard Korsgaard, President & Chief Executive Officer; Richard J. O'Malley, Senior Vice President & Chief Lending Officer; Irma I. Carel, Senior Vice President & Chief Administrative Officer; Betty King, Mary Vasquez, Vice President & Managers; James P. Brady, Mary Kluver, Vice President & Loan Officers; Jamie S. Davis, Assistant Vice President & Personnel Officer; Douglass Faist, Vice President/Business Banking; Jane Owen, Assistant Vice President, Cashier Department; Kay Lasher, Assistant Vice President & Operations Officer.

Directors: Dwayne H. Berger, Tom M. Chou, Harry W. Finigan, Anthony R. Di Giovanni, William G. Kearns, Richard Korsgaard, Don R. McCanne, M.D., William P. Moffatt, M.D., Kenneth B. Smith

Parent Company: Mariners Bancorp
Subsidiary: Bankers Support Services Corporation
Branch Office: (1)

MARITIME BANK OF CALIFORNIA
Incorporated September 21, 1979

2121 Avenue of the Stars, Los Angeles 90067 **Tel: (213) 551-1400**

Principal Officers: Gerry H. Naujok, President & Chief Executive Officer; Doris T. Iglesias, Senior Vice President & Chief Financial Officer; Mary Ann LaBreck, Senior Vice President & Administrator.

Directors: Frank A. Guillen, J. Gregory Hull, C.P.A, Brian R. Magana, Esq., Gerry H. Naujok, Thomas J. Pierry, Esq., Jordan M. Rhodes, M.D., Joost H. Van Adelsberg, M.D.

Branch Offices: (2)

THE MECHANICS BANK OF RICHMOND
Incorporated August 13, 1905

3170 Hilltop Mall Road, Richmond 94806 **Tel: (415) 262-7200**

Principal Officers: E.M. Downer III, Chairman of the Board; William M. Reid, President & Chief Executive Officer; Robert W. Snelling, Executive Vice President; Robert B. Leet, Senior Vice President; Lorean J. Bowden, Vice President & Trust Officer; Kevin Shea, Auditor.

Directors: Warren Brown, Robert M. Daiss, E.M. Downer III, Diane Daiss Felton, Elmer J. Freethy, David Larson, William S. Oliver, Joseph Perrelli, Donald E. Pryde, William M. Reid, W.W. Reinhard, R. Edgar Sanderson, Robert W. Snelling, Walter Wolffs.

Branch Offices: (12)
Authorized to engage in trust business.

MERCANTILE BANK
Incorporated August 12, 1975

455 Capitol Mall, Sacramento 95814 **Tel: (916) 442-6000**

Principal Officers: Bruce D. Brooks, Chairman of the Board; W. Christian Zach, President & Chief Executive Officer; Robert C. Cook, Secretary; Denis R. Long, Executive Vice President.

Directors: Bruce D. Brooks, Robert Cook, Monte R. Doris, Robert F. Gaines, Wesley B. Lasher, Arlen J. Opper, W. Christian Zach.

THE MERCHANT BANK OF CALIFORNIA
Established April 4, 1984

9100 Wilshire Boulevard, Beverly Hills 90212 **Tel: (213) 274-9820**

Principal Officers: Laurence A. Cox, Jr., Chairman of the Board; Edward J. Mylett, Jr., President & Chief Operating Officer.

Directors: Laurence A. Cox, Jr., Robert H. London, Jerold L. Miles, Jeffrey J. Milton, Edward J. Mylett, Jr., Alan U. Schwartz, Alonzo V. Wallette.

Subsidiary: MBC Realty Services Corporation

METROBANK
Established January 16, 1979

10900 Wilshire Boulevard, Los Angeles 90024 **Tel: (213) 824-5700**

Principal Officers: David Buell, Chairman of the Board & Chief Executive Officer; Robert Robie, Vice Chairman; Robert Bulseco, President; David Malone, Executive Vice President & Chief Financial Officer;

Directors: David Buell, Richard Butler, Peter Caloyeras, Seymour Carr, Dorothy Castro, James Hobson, Rudy Markmiller, Robert Mayer, Laurence Smead, Wallace Wong.

Subsidiary: Metrocorp, Metrobancorp
Branch Offices: (5)

MID-PENINSULA BANK
Incorporated May 7, 1987

420 Cowper Street, Palo Alto 94301 **Tel: (415) 323-5150**

Principal Officers: David L. Kalkbrenner, President & Chief Executive Officer; Murray B. Dey, Executive Vice President; Carol H. Rowland, Senior Vice President & Chief Financial Officer.

Directors: John F. Blokker, Allan F. Brown, Robert J. Buzzard, Murray B. Dey, Donald Hammond, David L. Kalkbrenner, Helen C. Leong, George M. Marcus, Duncan L. Matteson, Robert W. Murphy, Jr., Donald H. Seiler, Warren R. Thoits, Edwin E. Van Bronkhorst.

MID-STATE BANK
Incorporated December 12, 1960

1026 Grand Avenue, Arroyo Grande 93420 **Tel: (805) 489-4293**

Principal Officers: Albert L. Maguire, Chairman of the Board; Carrol R. Pruett, President; Daryl L. Flood, Executive Vice President; Raymond E. Jones, Executive Vice President & Chief Financial Officer; Marvin K. Hartwig, Secretary & Treasurer.

Directors: Roy W. Burke, Clifford H. Clark, Daryl L. Flood, Marvin K. Hartwig, Albert L. Maguire, Greg Morris, Carrol R. Pruett.

Subsidiaries: MSB Properties Inc., Mid Coast Land Company
Branch Offices: (22)

MID VALLEY BANK
Incorporated October 24, 1974

950 Main Street, Red Bluff 96080 **Tel: (916) 527-7614**

Principal Officers: Ray Crane, Chairman of the Board; Gerald R. Forbis, President & Chief Executive Officer; Gary E. Bossuot, Vice President & Chief Financial Officer; Vicky D. Reilly, Jerry Steele, Michael Tandy, Norris Wilson, Vice Presidents; Arnold K. Miller, Kenneth Coplen, Assistant Vice Presidents; Robert Kerstiens, Secretary.

Directors: Gary E. Bossuot, Ray Crane, Douglas Dale, Gerald Forbis, James Froome, Malcolm S. Hall, James Hoffman, Lyndon G. Johnson, Robert Kerstiens, C.D. McConville, Robert Swank, J.B. Wilbourn.

Branch Office: (1)

MITSUI MANUFACTURERS BANK
Incorporated June 26, 1962

515 So. Figueroa Street, Los Angeles 90071 **Tel: (213) 489-6200**

Principal Officers: Yutaro Hayashi, Chairman of the Board & Chief Executive Officer; Jerry W. Johnston, President & Chief Operating Officer; William J. Labelle, Executive Vice President, Chief Financial Officer & Cashier; Takeo Arai, James R. Brewer, Paul G. Ling, Naruo Otsubo, Claude J. Rumph, Executive Vice Presidents; Donald Noseworthy, Senior Vice President & Chief Auditor; Linda Won, Senior Vice President & Controller; James W. O'Neil, Senior Vice President, Secretary & General Counsel.

Directors: Takeo Arai, George Arkin, Robert E. Getz, Claude O. Goldsmith, Mrs. Lee Graff, John Hartwell, Yutaro Hayashi, Jerry W. Johnston, Kenichi Kamiya, John F. Kimberling, Naruo Otsubo.

Parent Company: The Mitsui Bank Limited
Subsidiary: M.B. Leasing Corporation
Branch Offices: (11)

MODESTO BANKING COMPANY
Incorporated June 9, 1978

1120 - 11th Street, Modesto 95354 **Tel: (209) 577-5151**

Principal Officers: Hal W. Sconyers, President; Jeffrey P. Burda, Executive Vice President & Chief Financial Officer/Operations; G. Thomas Wright, Executive Vice President, Loan Production; Gail D. Carbiener, Vice President, Marketing/Personnel; Donald E. Jordan, Vice President, Loan Administration/Joint Ventures.

Directors: Caleb N. Alldrin, Hugh P. Barton, Clarkson B. Bradford, Jr., James R. Clarke, Joseph E. Fulford, George S. Gagos, Nicoll F. Galbraith, M.D., Thomas Sawyer, Hal W. Sconyers, Raymond Simon, Jack A. Ulrich.

Subsidiary: MoBanCo dba MBC Mortgage Company
Branch Offices: (2)
Authorized to engage in trust business.

MONARCH BANK
Incorporated October 3, 1979

30000 Town Center Drive, Laguna Niguel 92677 **Tel: (714) 495-3300**

Principal Officers: E. Lynn Caswell, Chairman of the Board, President & Chief Executive Officer; Robert A. Regan, Executive Vice President; William C. Demmin, Senior Vice President & Chief Financial Officer.

Directors: Don A. Beckenbaug, Rice E. Brown, E. Lynn Caswell, Raymond B. Cox, Thomas L. Lowe, Everett I. Mangam, William W. McKinley, Margaret Redmond, Heney E. Schielein, Robert S. Warner.

Parent Company: Monarch Bancorp
Subsidiary: M.B. Mortgage Company, Inc.

MONTEREY COUNTY BANK
Incorporated August 30, 1976

665 Munras Avenue, Monterey 93942 **Tel: (408) 649-4600**

Principal Officers: Charles T. Chrietzberg, Jr., Chairman of the Board & Chief Executive Officer; C. Fred Rowden, President; Patricia A. Minaci, Executive Vice President & Secretary; Frank Lippman, Vice President & Cashier; Jeffrey E. Walbeck, Senior Vice President & Chief Operating Officer.

Directors: Sharon Bates, Charles T. Chrietzberg, Jr., Sandra Chrietzberg, Peter J. Coniglio, C. Frederick Rowden.

Branch Office: (1)

NAPA VALLEY BANK
Incorporated February 17, 1970

One Financial Plaza, Napa 94558 **Tel: (707) 255-8300**

Principal Officers: James A. Maggetti, Chairman of the Board; Steven I. Barlow, President & Chief Executive Officer; Robert J. Patterson, Executive Vice President & Chief Operating Officer; Gene Salazar, Senior Vice President; John F. Goodsell, Senior Vice President, Administrative Services; Shirley Hooks, Senior Vice President & Senior Loan Officer.

Directors: Steven I. Barlow, Edmond F. Brovelli, Jr., Dana G. Leavitt, James A. Maggetti, Dwight H. Murray, Jr., M.D., Earl Randol, Robert H. Zeller.

Parent Company: Napa Valley Bancorp
Subsidiary: Napa Valley Development Company
Branch Offices: (8)

NORTH COUNTY BANK
Incorporated December 28, 1973

444 S. Escondido Blvd., Escondido 92025 **Tel: (619) 743-2200**

Principal Officers: James M. Gregg, President; Rodney D. Jones, Executive Vice President; Gary T. Clem, Tom Heckendorn, Michael J. Gilligan, Senior Vice Presidents.

Directors: Alan P. Chamberlain, G. Bruce Dunn, James M. Gregg, Ronald K. Goode, Rodney D. Jones, Eric D. Kroesche, Jack Port, Clarence R. Smith, Raymond V. Stone, Jr., Burnet F. Wohlford.

Parent Company: North County Bancorp
Subsidiary: NCB Mortgage Company
Branch Offices: (4)

NORTH VALLEY BANK
Incorporated September 19, 1972

1327 South Street, Redding 96001 **Tel: (916) 243-8600**

Principal Officers: Rudy V. Balma, Chairman of the Board; Donald V. Carter, President & Chief Executive Officer; J.F. Cowee, Executive Vice President; Fred A. Drake, Senior Vice President & Cashier; Robert G. Jones, Senior Vice President & Loan Administrator.

Directors: Rudy V. Balma, Donald V. Carter, Raymond V. Darby, C.J. Ferreira, Walter E. Glass, Alan T. Hill, Bill G. Minton, Kelly V. Pierce, Richard K. Smart.

Parent Company: North Valley Bancorp
Branch Offices: (7)

OCEANIC BANK
Incorporated December 1, 1980

130 Battery Street, San Francisco 94111 **Tel: (415) 392-0642**

Principal Officers: Frank W.K. Chan, President; Parker Chin, Senior Vice President; James E. Basuino, Vice President; Estrella Uy, Treasurer.

Directors: Frank W.K. Chan, John K.L. Chan, Romeo Y. Co, Willy S. Co., David C. Kenny, Herbert W. Natzke, Mariano C. Tanenglian, Estrella Uy.

Parent Company: Oceanic Bank Holding, Inc.
Branch Office: (1)

OJAI VALLEY BANK
Incorporated July 26, 1972

1207 Maricopa Road, Ojai 93023 **Tel: (805) 646-0111**

Principal Officers: John R. Reynolds, President; Thomas L. Farmer, Executive Vice President; Shari Skinner, Vice President & Chief Financial Officer.

Directors: I. Sam Cheng, Thomas L. Farmer, T.E. Gan, T.H. Gan, M.D., Ock-Min Gin, Bie Ong, Alan Rains, John Reynolds.

Branch Office: (1)

ONECENTRAL BANK
Incorporated March 29, 1972

411 North Central Avenue, Glendale 91203 **Tel: (818) 500-4400**

Principal Officers: Robert W. Stevenson, Chairman of the Board & Chief Executive Officer; J. Nick Baker President & Chief Operating Officer; John P. Lang, Senior Vice President & Chief Financial Officer.

Directors: Eric A. Ashton, J. Nick Baker, Robert G. Deal, John C. Hedlund, Jerold F. Milner, Robert W. Stevenson.

Subsidiaries: CBG, Inc., CB Service Corporation, Cendale Development Company, Central Exchange Corporation, Verdugo Escrow Company.
Branch Office: (1)

OVERLAND BANK
Incorporated August 26, 1982

27710 Jefferson Avenue, Temecula 92390 **Tel: (714) 676-6700**

Principal Officers: Allan R. McDonald, President & Chief Executive Officer; Donald K. Engdahl, Executive Vice President & Credit Administrator; Kevin Halgas Jillson, Senior Vice President, Cashier & Chief Financial Officer.

Directors: Norman W. Achen, Frank E. Freeman, John C. Hoover, Douglas Kulberg, Dr. Williard D. Ommert, Margaret D. Penfold, Leo E. Roripaugh.

PACIFIC BUSINESS BANK
Established April 2, 1984

510 West Carson Street, Carson 90745 **Tel: (213) 533-1456**

Principal Officers: James P. Bradley, Chairman of the Board; C. Glen Higuchi, President & Chief Executive Officer; Robert W. McCormick, Senior Vice President & Credit Administrator; Arturo T. Evangelista, Chief Financial Officer; Ronald J. Campbell, Senior Vice President.

Directors: Tetsuo T. Asato, James P. Bradley, Richard H. German, M.D., C. Glen Higuchi, CPA, J.D., Warren Harvard Low, O.D., Mary M. Mann, Katsuyoshi Ken Ogawa, Craig K. Ota, D.D.S., Yoshio Joe Sakamoto, Paul Schneider, Thomas R. Wiener, M.D., John H. Wiggins, Ph.D., P.E.

Branch Office: (1)

PACIFIC COMMERCE BANK
Established April 9, 1984

1196 Third Avenue, Chula Vista 92011 **Tel: (619) 422-2265**

Principal Officers: Tom Michelli, President & Chief Executive Officer; Larry S. Miller, Executive Vice President; Royce Jensen, Vice President & Cashier; Jim Frederickson, Vice President; Mary Rankin, Assistant Vice President; Joan Garner, Assistant Vice President & Loan Officer; Vicki Ruble, Assistant Cashier.

Directors: Glen Birch, Wadie Deddeh, Robert Evans, O.D., Frank Ferreira, Tom Michelli, James J. Norton, M.D., Alfred Salganick, M.D., Paul Schulman, M.D., Yolanda Ugalde de Uzarraga.

PACIFIC HERITAGE BANK
Incorporated May 6, 1980

3440 Torrance Boulevard, Torrance 90503 **Tel: (213) 540-3060**

Principal Officers: Vincent Okamoto, Chairman of the Board & Chief Executive Officer; Gary E. Stock, President & Chief Operating Officer; Thomas N. Okamura, Executive Senior Vice President & Senior Loan Officer; Samuel J. Fukushima, Senior Vice President & Branch Manager; Robert Maestas, Senior Vice President; Betti J. Kagawa, Vice President & Cashier; Warren M. Babiar, Martin Moreau, Fumiko Schade, Bret Swartz, Vice Presidents.

Directors: Masao Awakuni, Gerald Fukui, Kenneth Hayashi, Edwin Hiroto, Carol Magee, Vincent Okamoto, Wade Olson, Gary Stock, George Ward, Sadie Wasserman.

Subsidiary: P.H.B. Investments, Inc.
Branch Office: (1)

PACIFIC INLAND BANK
Established March 23, 1984

888 S. West Street, Anaheim 92802 **Tel: (714) 535-2210**

Principal Officers: Melvin E. Miller, Chairman of the Board & Acting President; Kenneth J. Cummins, Senior Vice President & Senior Trust Officer; Robert R. Hilton, Senior Vice President; Shannon E. Vinson, Senior Vice President & Cashier; Ronald D. DeNapoli, Senior Vice President, Commercial Loans; Richard Bissett, Senior Vice President, Real Estate; Jerry W. Casteel, Vice President, SBA Loans.

Directors: Robert Cashman, Warren H. Kelsey, Richard J. Meyer, Melvin E. Miller, Michael Ridley, Cliff Ronnenberg,

Authorized to engage in trust business.

PACIFIC STATE BANK
Established November 2, 1987

246 East Main Street, Stockton 95202 **Tel: (209) 943-7400**

Principal Officers: Al Van Veldhuizen, President & Chief Executive Officer; Thomas J. DeLa Noy, Vice President & Chief Financial Officer, Steven A. Rosso, Senior Vice President.

Directors: Michael L. Dalton, Harold Hand, M.D., Patricia A. Hatton, M.D., Edward S. Hazard, Michael Hodgson, Steven J. Kikuchi, Steven Mandel, M.D., Yosh Mataga, Kathleen Verner, Guido Segarini, Al Van Veldhuizen, Philip B. Wallace.

PACIFIC WESTERN BANK
Incorporated March 10, 1870

333 West Santa Clara Street, San Jose 95113 **Tel: (408) 244-1700**

Principal Officers: Phillip R. Boyce, Chairman of the Board & Chief Executive Officer; James R. Kenny, President; James R. Barranti, Executive Vice President & Cashier; Eugene E. Blakeslee, Executive Vice President & Chief Financial Officer; Farley Gouner, Executive Vice President.

Directors: Nelo G. Borelli, Phillip R. Boyce, Nell Sesnon Cliff, Anthony J. Damore M.D., Joseph K. Green, II, James R. Kenny, Richard C. Lindberg, R.E., Locatelli, Elinor W. Mansfield, Joseph P. Parisi, Richard M. Pitagora, Frank E. Ritchey, Jr., Sidney R. Sogolow, M.D., Donald H. West.

Subsidiaries: Pacific Trust Company, Pacific Valley Corporation, Pacific Western Financial, Pacific Western Information System, Western Capital Management
Branch Offices: (21)

PAN AMERICAN BANK
Incorporated February 4, 1971

3626 East First Street, Los Angeles 90063 **Tel: (213) 264-3310**

Principal Officers: Romana Acosta Banuelos, Chairperson & President; Jose S. Ocampo, Internal Auditor.

Directors: Romana Acosta Banuelos, Robert Gallegos, Richard A. Ibanez, Lionel B. Mestas, Alfonso Najera, Ramon S. Ramos, Ricardo R. Robles, David Scarbrough, Carlos A. Torres, Salvador Varela.

Branch Offices: (2)

PENINSULA BANK OF COMMERCE
Incorporated March 24, 1981

1001 Broadway, Millbrae 94030 **Tel: (415) 697-4333**

Principal Officers: George R. Corey, Chairman of the Board; Thomas H. State, President & Chief Executive Officer; Thomas T. Pangelinan, Vice President & Chief Financial Officer; Cecil C. Coughran, Executive Vice President & Senior Loan Officer.

Directors: Francis G. Azzopardi, George R. Corey, Paul F. Deihle, Robert A. Marshall, James S. O'Connor, William J. Schneider, Thomas H. State, Michael E. Vano, Joseph W. Welch.

Subsidiary: Peninsula Real Estate Corporation
Branch Office: (1)

PENINSULA BANK OF SAN DIEGO
Incorporated May 3, 1974

1331 Rosecrans Street, San Diego 92106 **Tel: (619) 226-5431**

Principal Officers: John G. Rebelo, Jr., Chairman of the Board & President; Lawrence G. Alameda, M. Loren Burrell, Larry L. Willette, Executive Vice Presidents.

Directors: M. Loren Burrell, William E. Cole, Sr., Arthur De Fever, James E. Fink, Richard J. Lareau, Anthony Mauricio, Jr., Frank C. Owen, Ruth Pruett, John G. Rebelo, Jr.

Branch Offices: (3)

PIONEER BANK
Established May 14, 1981

110 East Wilshire Avenue, Fullerton 92632 **Tel: (714) 773-0600**

Principal Officers: William K. Hood, Chairman of the Board; Richard B. Boyle, President & Chief Executive Officer; Gerald Baden, Executive Vice President, Real Estate Department; Robert Cabrera, Senior Vice President & Chief Financial Officer; Paul Prichard, Senior Vice President, Loan Administration.

Directors: Richard B. Boyle, Leadie M. Clark, Albert J. Crosson, William K. Hood, Louis B. Horwitz, Charles V. Mihaylo, Neil R. Shannon.

Parent Company: Pioneer Bancorp
Branch Offices: (2)

PLACER BANK OF COMMERCE
Incorporated June 4, 1982

1720 Douglas Boulevard, Roseville 95661 **Tel: (916) 786-7905**

Principal Officers: C.J. Yost, President & Chief Executive Officer; Roland E. Nadeau, Executive Vice President & Credit Administrator; Richard M. Meyer, Senior Vice President & Chief Financial Officer.

Directors: Harold G. Burton, William J.H. Finger, Levi D. Kuhn, Nancy F. Lea, James S. O'Connor, Valerie D. Otis, E.L. Smith Jr., F. Walter Westrup, C.J. Yost.

Parent Company: Placer Bancorporation

PLAZA BANK OF COMMERCE
Incorporated November 21, 1978

55 Almaden Boulevard, San Jose 95113 **Tel: (408) 294-8940**

Principal Officers: J.W. Conner, Chairman of the Board & Chief Executive Officer; Patricia N. Lowell, President & Chief Operating Officer; Robert Connelly, Executive Vice President & Chief Financial Officer; Robert P. Gionfriddo, Executive Vice President & Director of Marketing; Richard J. Casey, Michael R. Ong, Executive Vice Presidents; Gregory K. Belanger, Senior Vice President; Rebecca A. Levey, Vice President & Corporate Secretary.

Directors: Theodore J. Biagini, Maxwell H. Bloom, Jack C. Carsten, Jack W. Conner, J. Philip DiNapoli, Bruce C. Edwards, G. Drew Gibson, Patricia N. Lowell, Lowell W. Morse, Lewis N. Wolff.

Parent Company: Plaza Commerce Bancorp
Branch Offices: (3)

PLUMAS BANK
Established December 13, 1980

336 West Main Street, Quincy 95971 **Tel: (916) 283-0931**

Principal Officers: Jerry V. Kehr, Chairman of the Board; William E. Elliott, President & Chief Executive Officer; Kathy Eiszele, Vice President & Cashier; Dennis Irvine, Vice President & Loan Administrator.

Directors: Alvin G. Blickenstaff, William E. Elliott, Gerald Fletcher, Arthur Grohs, Jerry V. Kehr, Ernest G. Leonhardt, Robert Moon, Terry Reeson, Robert F. Schoensee, Walter Sphar, Jessie Wellenbrock.

Branch Offices: (5)

PREMIER BANK
Incorporated June 23, 1981

9045 Corbin Avenue, Northridge 91324 **Tel: (818) 886-6707**

Principal Officers: Robert N. Giacobbe, President & Chief Executive Officer; Gabriel Etcheverry, Executive Vice President; Osher Portman, Executive Vice President & Chief Financial Officer; John K. Irving, Senior Vice President; Jeffrey Francis, Vice President.

Directors: Everett Farnham, S. Aaron Feder, Richard Hartzler, Winfield Hughes, Donald Martyn, Joyce Pabst, C.K. Tseng, Conway Ulyate.

Branch Offices: (2)

RANCHO BANK
Incorporated November 27, 1978

530 W. Bonita Avenue, San Dimas 91773 **Tel: (714) 599-0871**

Principal Officers: John Giambi, President & Chief Executive Officer; Lyle L. Bonham, Executive Vice President & Senior Loan Officer; Jerry M. Burgh, Senior Vice President; Susan M. Tyra, Senior Vice President & Cashier.

Directors: Leroy A. Bell, Richard R. Crandall, Jr., D.V.M., John G. Giambi, Dr. Robert H. Gregg, William J. Hendricksen, Victor L. Lipmeyer, Tamara Miller.

Branch Offices: (2)

REDDING BANK OF COMMERCE
Established October 22, 1982

1177 Placer Street, Redding 96001 **Tel: (916) 241-2265**

Principal Officers: Robert C. Anderson, Chairman of the Board; Harry L. Grashoff, Jr., President & Chief Executive Officer; Russell L. Duclos, Executive Vice President & Senior Loan Officer; Linda J. Miles, Senior Vice President & Cashier; Michael J. Cushman, Patrick J. Moty, John C. Rainey, Vice Presidents and Loan Officers; Dale D. Cordis, Vice President, Loan Production Office.

Directors: Robert C. Anderson, Daniel C. Beyer, Jr., Welton L. Carrel, John C. Fitzpatrick, Harry L. Grashoff, Jr., Richard W. Green, Charles E. Metro, Eugene L. Nichols, William L. Nystrom, Lee W. Salter.

Parent Company: Redding Bancorp
Subsidiaries: Redding Service Corp., RBC Development Corp.

REDWOOD BANK
Established January 7, 1963

735 Montgomery Street, San Franicsco 94111 **Tel: (415) 788-3700**

Principal Officers: Bruce W. Leppla, President & Chief Executive Officer; David T. Currie, Frederick C. Hoey, Senior Vice Presidents.

Directors: Philip T. Ang, Anthony S. Dee, Gordon H. Dohemann, Robert L. Harmon, Bruce W. Leppla, John B. Molinari, John C. Siemens, M.D., Manuel B. Zamora, Jr.

Parent Company: Redwood Bancorp
Subsidiary: Burdell Corporation
Branch Offices: (3)
Authorized to engage in trust business.

REGENCY BANK
Incorporated March 1, 1985

668 West Shaw, Fresno 93704 **Tel: (209) 221-8441**

Principal Officers: James C. Spillman, President; Elliot E. Gregg, Dan Ramirez, Senior Vice Presidents.

Directors: Joseph Castanos, John R. Geis, Roy Jura, Sumio Kubo, Gary L. McDonald, Barbara Palmquist, Jack Papazian, David N. Price, James C. Spillman, Daniel R. Suchy, Waymon E. Watts.

Subsidiary: Regency Service Corporation
Branch Office: (1)

REPUBLIC BANK
Incorporated August 20, 1973

23133 Hawthorne Boulevard, Torrance 90509 **Tel: (213) 378-8483**

Principal Officers: Terence J. Matthews, Chairman of the Board; John B. O'Donnell, President & Chief Executive Officer; William B. Oberholzer, Executive Vice President; Carl C. Maier, Senior Vice President & Chief Financial Officer; Robert L. Fish, Jo Grady-Stone, Richard D. Kern, James H. Ketchersid, J. Roslyn Lightfoot, Brent Yoshimura, Senior Vice Presidents; Samuel Koury, Gary Lucore, Richard Reed, Branch Managers; Grace I. Heinz, Corporate Secretary.

Directors: Paul T. Bannai, Sebastian R. Giuliano, Leon Greenblatt, Richard Hassenplug, Thomas E. Malloy, Terence J. Matthews, John B. O'Donnell, Edmond J. Russ, Henry Zdonek.

Parent Company: American Republic Bancorp
Branch Offices: (3)

RIVER CITY BANK
Established November 1, 1963

825 K Street Mall, Sacramento 95814 **Tel: (916) 441-4653**

Principal Officers: Jon S. Kelly, Chairman of the Board; Peter J. Raffetto, President & Chief Executive Officer; Paula Carrigan, Secretary; Donald K. Hansen, Treasurer; James F. Birmingham, Executive Vice President; Gary R. Strachn, Senior Vice President & Chief Financial Officer; Rodney E. Lane, Senior Vice President & Branch Administrator; Milton A. Richardson, Senior Vice President & Senior Loan Officer; Rodney J. Sievers, Senior Vice President; Pamela L. West, Vice President & General Auditor.

Directors: James F. Birmingham, F. Frederick Brown, Wing K. Fat, F. Joseph Gwerder, Donald K. Hansen, Jon S. Kelly, Robert E. Kelly, Harold T. Nielsen, Kenneth B. Noack, Peter J. Raffetto.

Parent Company: RCB Corporation
Subsidiaries: RCB Property Corporation, River City Money Management Company
Branch Offices: (5)

SACRAMENTO COMMERCIAL BANK
Incorporated December 20, 1983

525 'J' Street, Sacramento 95814 **Tel: (916) 443-4700**

Principal Officers: Daryl B. Foreman, President & Chief Executive Officer; James A. Sundquist, Executive Vice President & Chief Financial Officer; Robert H. Muttera, Executive Vice President & Senior Credit Officer.

Directors: Kenneth M. Adamson, William T. Chatham, Daryl B. Foreman, Clark Randolph Graham, James E. Johnston, K. Mark Nelson, Robert E. Young.

SAFRABANK (CALIFORNIA)
Established May 4, 1984

16311 Ventura Boulevard, Encino 91436 **Tel: (818) 981-8380**

Principal Officers: Jeffrey C. Keil, Chairman of the Board; John J. Feldman, President & Chief Executive Officer; Ernest Ginsberg, Corporate Secretary; Manoocher Saadian, Senior Vice President; Dee Trost, Vice President, Cashier & Security Compliance Officer; Larry Fairman, Vice President; Glen Gregos, Brian Hayes Gregson, Vice Presidents, Collateral Loan Division.

Directors: John J. Feldman, Ernest Ginsberg, Jeffrey C. Keil, Thomas McCarter, Vito S. Portrera.

Parent Company: SafraCorp California
Branch Office: (1)

SAN BENITO BANK
Established April 4, 1984

300 Tres Pinos Road, Hollister 95023 **Tel: (408) 637-2265**

Principal Officers: Edward T. Stephenson, President & Chief Executive Officer; Thomas F. Barry, Walter D. Bonhag, Senior Vice Presidents.

Directors: Thomas F. Barry, Ronald L. Darby, M.D., Albert F. Guerra, Gerald T. McCullough, John D. Maness, Stanley L. Maynes, David M. Porteur, Frank J. Sabbatini, Ray A. Sabbatini, Enos N. Silva, Edward T. Stephenson, Robert W. Yant.

SAN DIEGO TRUST & SAVINGS BANK
Established in 1889

540 Broadway, San Diego 92101 **Tel: (619) 557-2200**

Principal Officers: Thomas W. Sefton, President & Chief Executive Officer; Daniel D. Herde, Senior Executive Vice President & Chief Operating Officer; Brian H. Gowland, Executive Vice President & Chief Administrative Officer; Duane Drake, Executive Vice President & Chief Financial Officer; Jerold J. Rinck, Senior Vice President & Senior Credit Office.

Directors: Clair W. Burgener, Anne L. Evans, S. Robert Frazee, Jr., G.T. Frost, Jr., Edgar A. Luce, Jr., Warner C. Lusardi, Leonard Marks, Jr., Arthur L. Rivkin, Thomas W. Sefton, Albert E. Trepte and Thomas R. Vecchione.

Parent Company: San Diego Financial Corporation
Branch Offices: (48)
Authorized to engage in trust business.

SAN GABRIEL VALLEY BANK
Incorporated July 21, 1972

3920 North Peck Road, El Monte 91732 **Tel: (818) 579-5450**

Principal Officers: Edward E. Abtin, Chairman of the Board & President; Barbara Stephens, Vice President & Cashier; Terry Jenkins, Denise McAlpine, James Zentner, Vice Presidents.

Directors: Edward E. Abtin, Michael L. Falabrino, Terry Jenkins, Gordon Ludwig, Ron Sloan.

Branch Offices: (3)

SAN JOAQUIN BANK
Incorporated February 29, 1980

1301 17th Street, Bakersfield 93301 **Tel: (805) 395-1610**

Principal Officers: Bart Hill, President & Chief Executive Officer; Richard Northey, Executive Vice President; Stephen M. Annis, Senior Vice President & Cashier.

Directors: E.G. Berchtold, John Brock, Sr., Curtis Darling, Cleo M. Foran, Edward C. Green, Bart Hill, Bruce Maclin, R.B. Montgomery, Stan Perisich, Ross E. Wright.

Subsidiary: Kern Island Company
Branch Office: (1)

SANTA BARBARA BANK & TRUST
Established March 18, 1960

20 East Carrillo Street, Santa Barbara 93101 **Tel: (805) 564-6400**

Principal Officers: Donald M. Anderson, Chairman of the Board; David W. Spainhour, President; John McGrath, Senior Vice President & Chief Administrative Officer; John Murphy, Senior Vice President; Kent M. Vining, Senior Vice President & Chief Financial Officer; Jay Donald Smith, Senior Vice President & Secretary, David Abts, John Cover, Senior Vice Presidents.

Directors: Donald M. Anderson, Edward E. Birch, B.P. Blasingame, Frank Barranco, George Hill Clyde, Richard Davis, Anthony Guntermann, Dale E. Hanst, Harry B. Powell, David W. Spainhour, Daniel B. Turner.

Parent Company: Santa Barbara Bancorp
Branch Offices: (10)
Authorized to engage in trust business.

SANTA MONICA BANK
Incorporated February 3, 1928

1251 4th Street, Santa Monica 90401 **Tel: (213) 394-9611**

Principal Officers: Joe L. Walling, Chairman of the Board & Chief Executive Officer; Aubrey L. Austin, President & Chief Operating Officer; Richard E. Lawrence, Michael L. Walling, Executive Vice Presidents; Gerald B. Bruver, Madlyn T. Doran, Richard A Gaunt, Ronald D. Makela, John A. McIntire, Dario O. Quiroga, Richard D. Ratkovic, Senior Vice Presidents; James L. Grubbs, Legal Counsel; George W. Collins, Legal Counsel

Directors: Aubrey L. Austin, Frank M. Blenkhorn, Bruce C. Blickensderfer, Doris J. Carver, W. Paul Carver, John W. Garacochea, L. Wayne Harding, Charles F. Hathaway, Ralph W. Kiewit, Jr., Charles R. Sievers, Joe L. Walling.

Subsidiary: Santa Monica Bay Investment Corporation
Branch Offices: (7)
Authorized to engage in trust business.

SANWA BANK CALIFORNIA
Incorporated July 28, 1971

444 Market Street, San Francisco 94111 **Tel: (415) 765-9500**

Principal Officers: Teruyoshi Yasufuku, Chairman of the Board; Masahiro Yoda, President & Chief Executive Officer; Kimisuke Fujimoto, Robert H. Cooke, Susumu Tsuchida, Senior Executive Vice Presidents; Kenichi Sakurai, Executive Vice President & Secretary; Joseph A. Joslin, Joseph A. Perret, Melvin O. Redford, Howard E. Ritt, Gregory R. Willert, Robert W. Wilson, Executive Vice Presidents; Camelia K. Barsoum, Charles C. Bond, Richard J. Davis, Susan H. Fowler, Gene Galloway, Arlene Gould, Shinji Hamasaki, Clifford G. Hill, Larry D. Layne, William J. Lewis, Brian M. McDonald, Tsuyoshi Miyachi, Clifford E. Slater, Senior Vice Presidents; David R. Harrington, John C. Irwin, Margaret A. Merrett, Meyer Roth, Vice Presidents.

Directors: Robert H. Cooke, Kimisuke Fujimoto, Yukihiro Fujiwara, John W. Jalonen, Gerald F. Holt, Tatsuo Okada, Robert E. Pellissier, William B. Ross, Takeo Sakai, Jack D. Tomlinson, Susumu Tsuchida, James C. Van Horne, Teruyoshi Yasufuku, Masahiro Yoda, William J. Zellerbach.

Parent Company: The Sanwa Bank Limited
Subsidiaries: Sanwa Mortgage Corporation of California, Golden State Sanwa Bancleasing, First Bancorp and ORE, Inc.
Branch Offices: (106)
Authorized to engage in trust business.

SAVINGS BANK OF MENDOCINO COUNTY
Incorporated November 28, 1903

200 No. School Street, Ukiah 95482 **Tel: (707) 462-6613**

Principal Officers: Charles Shimmin, Chairman of the Board; Charles B. Mannon, President; Floyd A. Ross, Executive Vice President & Secretary; Roger K. Howard, Senior Vice President; Wayne E. Pittman, Vice President & Cashier; William L. Dunham, Ernest Harpe, Marin J. Lombardi, Gary H. Morrison, Stella Moschetti, Paul R. Shimmin, Vondalee Weston, Vice Presidents; Bruce Little, Assistant Vice President & Controller.

Directors: Donald T. Guthrie, Walter Eversole, Ron Ledford, Charles B. Mannon, Mary M. March, Henry E. Mercer, Robert Nielson, L.M. Ruddick, Joseph B. Scott, Charles Shimmin.

Subsidiary: Savings Bank Building Corporation
Branch Offices: (7)

SCOTT VALLEY BANK
Incorporated February 4, 1902

515 So. Broadway, Yreka 96097 **Tel: (916) 842-6141**

Principal Officers: Rollie Hutton, President; Roger Fellows, Vice President & Credit Administrator; John Linton, Vice President & Chief Financial Officer.

Directors: Edgar Foss, Stanley Friden, Rollie Hutton, Paul W. Learner, O.J. LeBaron, O.B. Parks, Albert H. Newton, Jr., Michael D. Schneider, Michael P. Newton, James Wilson.

Branch Offices: (4)

SCRIPPS BANK
Established January 16, 1984

7817 Ivanhoe Avenue, La Jolla 92037 **Tel: (619) 456-2265**

Principal Officers: F. Seth Brown, Vice Chairman; Ronald J. Carlson, President & Chief Executive Officer; Roger L. Mann, Executive Vice President & Chief Operating Officer; Robert L. Grendell, Senior Vice President, Chief Financial Officer & Cashier; David Casady, Martin C. Dickinson, Walter F. Matranga, Senior Vice Presidents.

Directors: Robert Beyster, F. Seth Brown, Christopher Calkins, Ronald J. Carlson, Lincoln Foster, H. Vinson Grice, Christopher McKellar, James McKellar, W.F. Miller, Jr., William Nelson, Robert Warwick.

Authorized to engage in trust business.

SECURITY PACIFIC STATE BANK
Established May 18, 1984

14222 Culver Drive, Irvine 92714 **Tel: (714) 552-6100**

Principal Officers: Duane D. Rickard, President; Vira Jo Denny, Vice President & Treasurer; Ralph J. Zewtow, Vice President.

Directors: Nicholas B. Binkley, Darell W. Choate, William Czerniewicz, Maurice K. DeWolff, John D. Griffith, William T. Hughes, James N. Koury, Ronald W. Lee, Peter E. Lowe, Terry E. Perucca, Duane D. Rickard.

Parent Company: Security Pacific Corporation
Subsidiaries: Security Pacific Banking Systems, Inc., Security Pacific Organizational Consultants, Inc., Security Pacific State Bank Leasing, SPC Software Services, Inc., Summit Information, Inc., Security Pacific Frost Trinen, Security Pacific Development Co., Inc.
Branch Offices: (2)

SEOUL BANK OF CALIFORNIA
Established October 3, 1988

3000 West Olympic Boulevard, Los Angeles 90006 **Tel: (213) 386-4262**

Principal Officers: Jong Sang Lee, President & Chief Executive Officer; Chan Rin Bae, Executive Vice President; Chung Ha Lee, Vice President & Controller; Rick Escarcega, Vice President & Senior Loan Officer; Won Taek Kim, Yong Hwan Kim, Young Jin Yang, Vice Presidents; David Lee, Vice President & Cashier.

Directors: M. Jan Akre, Chan Rin Bae, Woo Taek Chung, Sebong Hong, Jo Heung Jung, Yong Don Kim, Jong Sang Lee, W. Roger Scott.

Parent Company: Bank of Seoul

SILICON VALLEY BANK
Established October 17, 1983

3000 Lakeside Drive, Santa Clara 95054 **Tel: (408) 980-0766**

Principal Officers: Roger V. Smith, President & Chief Executive Officer; J. Kerins, Executive Vice President & Senior Credit Officer; Miles McCormick, Senior Vice President, Real Estate Division; Harry Kellogg, Senior Vice President, Technology Division; Thomas J. O'Connor, C.P.A., Senior Vice President & Chief Financial Officer.

Directors: Gary K. Barr, Clarence J. Ferrari, Jr., Henry M. Gay, Daniel J. Kelleher, Allan C. Kramer, M.D., Benjamin E. Millerbis, Roger V. Smith, Barry A. Turkus, Ann R. Wells.

Parent Company: Silicon Valley Bancshares
Branch Offices: (3)

SIMI VALLEY BANK
Incorporated November 1, 1979

1475 East Los Angeles Avenue, Simi Valley 93065 **Tel: (805) 581-2800**

Principal Officers: R.F. Riggs, President & Chief Executive Officer; Walt Duchanin, Senior Vice President & Credit Administrator; Margaret A. Torres, Senior Vice President & Chief Financial Officer.

Directors: Elvin Gaines, M.D., Robert E. Pegg, Richard F. Rhoads, R.F. Riggs, James N. Smith, Michael Schweitzer, Riley J. Spencer, Jr., Bruce Strathearn.

Branch Offices: (4)

SONOMA VALLEY BANK
Established June 3, 1988

202 W. Napa Street, Sonoma 95476 **Tel: (707) 935-3200**

Principal Officers: Robert Hitchcock, Chairman of the Board; Jack Fitzpatrick, Chief Executive Officer; Mary Quade Dieter, Chief Financial Officer; Fred Harland, Secretary; Jean Hopeman, Senior Loan Officer.

Directors: Dale Downing, James A. Maggetti, Gerald J. Marino, Robert J. Nicholas, Harry Weise, Robert H. Zeller.

SOUTH BAY BANK
Incorporated December 17, 1980

23415 Crenshaw Boulevard, Torrance 90505 **Tel: (213) 534-2400**

Principal Officers: David F. Haden, President & Chief Executive Officer; David C. Holmes, Executive Vice President; Mary Ellen Watson, Chief Financial Officer; Kenneth D. Gibbons, L.P. McCann, Vice Presidents & Managers; Joanne Brookes, Assistant Vice President & Controller; Lois D. Battin, Assistant Vice President & Corporate Secretary; Linda Hansen, Vice President, Operations, Administration.

Directors: Fabian A. Abram, Sam Burrescia, Philip C. Diorio, Stanley L. Dunn, Lyle J. Gibilaro, David F. Haden, David L. Harned, Kenneth M. Miller, Rami N. Rodriguez.

Branch Office: (1)

SOUTHERN CALIFORNIA BANK
Incorporated June 24, 1963

9040 E. Telegraph Road, Downey 90240 **Tel: (213) 923-9811**

Principal Officers: Lloyd A. Reese, Chairman of the Board; Alton S. Wong, M.D., Vice Chairman of the Board; H.A. Beisswenger, President & Chief Executive Officer; Bernard E. Johnson, Executive Vice President; David W. Wheatley, Executive Vice President, Credit Administrator & Chief Operating Officer; Richard C. Bombard, Senior Vice President & Cashier; Norman A. Morales, Executive Vice President & Chief Administrative Officer; William C. Greenbeck, Secretary; C. Ronald Lucas, Vice President & Auditor.

Directors: Kenneth L. Ball, H.A. Beisswenger, LeGrande Coates, Jr., Clinton H. Corcoran, William C. Greenbeck, Edward J. Guirado, Reed E. McAllister, Emery McElroy, James A. Mckechnie, Irving Pinsky, Leo H. Pinsky, Lloyd A. Reese, Frank N. Tomlinson, Alton S. Wong, M.D., D.E. Wood.

Parent Company: SC Bancorp
Branch Offices: (13)

STATE BANK OF INDIA (CALIFORNIA)
Incorporated April 22, 1982

707 Wilshire Blvd., Suite 1995, Los Angeles 90017 **Tel: (213) 623-7250**

Principal Officers: D.C. Sanghi, President & Chief Executive Officer; M.M. Mehta, S.C. Pattanayak, Vice Presidents & Managers; P. Ram Kumar, Chief Financial Officer.

Directors: V. Atal, B. Bhattacharyya, M.M. Mehta , M. David Minnick, Richard G. Norlander. S.C. Pattanayak, N.G. Pillai, D.C. Sanghi.

Parent Company: State Bank of India
Branch Office: (1)

STERLING BANK
Established November 5, 1980

3287 Wilshire Boulevard, Los Angeles 90010 **Tel: (213) 384-4444**

Principal Officers: Allan E. Dalshaug, Chairman of the Board & Chief Executive Officer; Joseph C. Carona, President, Kenneth Bettencourt, Robert A. Brito, Lawrence E. Stevenson, Executive Vice Presidents; Douglas Swets, Chief Financial Officer; James R. Chappell, Vice President & Cashier.

Directors: Michael C. Beaupre, Timothy Behunin, Joseph C. Carona, Allan E. Dalshaug, Hassan Izad, Reed C. Robinson, Douglas B. Swets, Michael Wagner.

Parent Company: Sterling Bancorporation
Subsidiary: BSC Mortgage Corporation
Branch Offices: (3)

SUISUN VALLEY BANK
Incorporated April 14, 1980

1010 Empire Street, Fairfield 94533 **Tel: (707) 422-8882**

Principal Officers: John A. DiMichele, President & Chief Executive Officer; Thomas J. Faragher, Executive Vice President & Chief Operating Officer; Joan Heinitz, Vice President & Chief Financial Officer; David H. Johnson, Vice President & Senior Loan Officer; Jacqueline Bell, Vice President & Senior Branch Manager.

Directors: Peter A. Bosco, William Brooks, Edmond Brovelli, Jr., Robert J. Carty, James Geiskopf, Kenneth W. Kemble.

Parent Company: Napa Valley Bancorp
Branch Offices: (3)

THE SUMITOMO BANK OF CALIFORNIA
Incorporated November 14, 1952

320 California Street, San Francisco 94104 **Tel: (415) 445-8000**

Principal Officers: Keizo Yoshida, President & Chief Executive Officer; Naoaki Shibuya, Kenichiro Miura, Executive Vice Presidents;Tamotsu Ohno, Vice President, Cashier, Treasurer & Manager; Masahiko Miyakoda, Yasuniko Okiyama, Yukio Murakami, Katsuumi Shiba, Senior Vice Presidents; Yukio Aoyama, Yasuaki Ikeda, Robert B. McElroy, Richard H. Kawachi, Vice Presidents; Masayasu H. Velotta, Vice President & Corporate Secretary.

Directors: Yukio Aoyama, Sakaye Aratani, Richard C. Blum, Stanley L. Cocks, Tsutsomu Hiramatsu, Sho Iino, Yasuaki Ikeda, Masaki Kaida, Kenichiro Miura, Masahiko Miyakoda, Tamotsu Ohno, Donald G. Parachini, Yoshimi Shibata, Naoaki Shibuya, Kozo Tsuchida, Keizo Yoshida. Honorary Director: Jack S. Kusaba.

Parent Company: Sumitomo Bank, Ltd.
Branch Offices: (45)
Authorized to engage in trust business.

SUMMIT BANK
Incorporated June 5, 1981

2969 Broadway, Oakland 94611 **Tel: (415) 839-8800**

Principal Officers: Shirley W. Nelson, Chairman of the Board & Chief Executive Officer; Leslie A. Hicks, Dieter G. Jurgens, Executive Vice Presidents; Jerald L. Barnes, Senior Vice President & Branch Administrator; C. Michael Zigman, Senior Vice President, Chief Financial Officer & Cashier; Richard D. Arendt, Stephen Cline, Denise Dodini, Barton Smith, Vice Presidents & Loan Officers; Frances R. Darnley, Micki Meade, Troy Williams, Patricia Young, Assistant Vice Presidents.

Directors: Craig M. Cokeley, Robert A. Ellsworth, Jerrald R. Goldman, M.D., George H. Hollidge, Martin C. Kauffman, Thomas F. Louderback, Jr., Robert N. Mitgang, M.D., Kikuo Nakahara, Shirley W. Nelson, Barbara J. Williams.

Parent Company: Summit Bancshares, Inc.
Subsidiary: Summit Equities, Inc.
Branch Offices: (2)

SUNRISE BANK OF CALIFORNIA
Established October 14, 1981

5 Sierragate Plaza, Roseville 95678 **Tel: (916) 786-7080**

Principal Officers: Steve Thomas, Chairman of the Board; David Patrick Hennessey, President & Chief Executive Officer; Richard S. Lake, Executive Vice President; Gary G. Mitchell, Senior Vice President & Chief Financial Officer; Cynthia B. Sample, Senior Vice President, Mortgage; Panda Ray, Senior Vice President & Cashier; Walt Stratton, Senior Vice President, Real Estate; C. Michael Ford, Senior Vice President, Commercial Loans.

Directors: Robert W. Andrews, Murray Bodine, David Patrick Hennessey, F. Harold Johnson, M.D., Donald E. Leary, Leon D. Lewis, Ramesh Pitamber, M. Randy Randazzo, M.D., Steve Thomas, Paul C. Wagner, Doris Ward.

Parent Company: Sunrise Bancorp
Branch Offices: (2)

SUNWEST BANK
Incorporated September 18, 1969

535 E. First Street, Tustin 92680 **Tel: (714) 832-5200**

Principal Officers: William J. Mylymok, President & Chief Executive Officer; James G. LeSieur, III, Executive Vice President & Chief Financial Officer.

Directors: J. David Cheshier, John B. Joseph, James G. LeSieur, III, Lacy G. Marlette, Jr., John B. Miles, William J. Mylymok, Ronald R. White

Parent Company: West Coast Bancorp
Subsidiary: Sunwest Leasing Corp.
Branch Offices: (4)

TEHAMA COUNTY BANK
Established August 30, 1984

237 South Main Street, Red Bluff 96080 **Tel: (916) 529-0436**

Principal Officers: Daniel B. Cargile, President & Chief Executive Officer; Emery LeBaudour, Vice President & Senior Loan officer; Frank Onions, Vice President & Cashier.

Directors: Hal Arnest, Louis Bosetti, Daniel B. Cargile, Harry Dudley, Garry Fish, O.D., Max Froome, Jeanne Greene, Gregg Guffrey, M.D., Orville Jacobs, Gary Katz, John Koeberer, Ray Lieberenz, Gary Napier, Gene Penne, Terry Rust.

Branch Office: (1)

TIMBERLINE COMMUNITY BANK
Established June 23, 1980

123 North Main Street, Yreka 96097 **Tel: (916) 842-6191**

Principal Officers: Robert J. Youngs, President & Chief Executive Officer; Roger E. Ebert, Senior Vice President & Loan Administrator; Helen Gaulden, Cashier & Assistant Vice President.

Directors: R. Banning, G.J. Collins, Charles J. Cooley, Richard S. Day, Norman E. Fiock, D. Hilton, Elmo M. Smith, Robert S. Youngs.

Branch Offices: (6)
Authorized to engage in trust business.

TOKAI BANK OF CALIFORNIA
Incorporated March 25, 1963

534 West Sixth Street, Los Angeles 90014 **Tel: (213) 972-0200**

Principal Officers: Ryuichi Kato, Chairman of the Board; Shuzo Sato, President; J. Richard Belliston, Executive Vice President & Chief Financial Officer; Hideki Kasahara, Eric Martin, Executive Vice Presidents; Tomohiro Kawase, Takanori Nakano, Hiroshi Osada, Robert Reider, George Saiki, Senior Vice Presidents.

Directors: Harold Crozier, Abraham Hovsepian, Hideki Kasahara, Charles R. Lees, Takanori Nakano, Thomas D. Phelps, Esq., Shuzo Sato, George Saiki, Tim K. Siu, M.D., Kaneo Takeda, James Thomas.

Parent Company: The Tokai Bank, Ltd.
Branch Offices: (11)

TORREY PINES BANK
Incorporated October 23, 1978

245 Santa Helena, Solana Beach 92075 **Tel: (619) 755-0173**

Principal Officers: Edward S. George, President; James L. Lemery, Senior Vice President & Chief Financial Officer; Gary W. Deems, Senior Vice President & Chief Administrative Officer; Allan W. Severson, Executive Vice President & Chief Operating Officer; Christopher L. Skillern, Senior Vice President & Senior Loan Officer.

Directors: Douglas O. Allred, Robert L. Anderson, Harry A. Collins, Ross Daily, Nicholas L. Frazee, Edward S. George, Thomas T. Laughlin, Jr., John J. Parks, Harold G. Sadler, Paul K. Tchang, Walter D. Warner.

Parent Company: Torrey Pines Group
Branch Offices: (6)

TRANS-WORLD BANK
Incorporated January 14, 1953

15233 Ventura Blvd., Sherman Oaks 91403 **Tel: (818) 783-7501**

Principal Officers: David H. Hender, President & Chief Executive Officer; Howard J. Stanke, Senior Vice President & Chief Financial Officer; Elizabeth A. Nielsen, Secretary; Mel Moss, Audrey C. Updike, Charles Whitmore, Senior Vice Presidents.

Directors: Douglas Bernards, Alvin Blaine, Robert Buckley, Louis J. Galen, David H. Hender, Warren Kingsley, Ralph E. Phillips, Jr.

Parent Company: TransWorld Bancorp
Branch Offices: (8)

TRI-COUNTIES BANK
Incorporated June 26, 1974

15 Independence Circle, Chico 95926 **Tel: (916) 893-8222**

Principal Officers: Alex A. Vereschagin, Jr., Chairman of the Board; Robert H. Steveson, President & Chief Executive Officer; Joan Jones, Executive Vice President & Chief Financial Officer; Carroll Taresh, Executive Vice President & Chief Operating Officer; Ty Thresher, Senior Vice President & Loan Administrator; Dan Herbert, Vice President & Cashier.

Directors: Everett B. Beich, William J. Casey, DeWayne E. Caviness, Craig S. Compton, Sankey M. Hall, Jr., Fred Hignell, III, Brian D. Leidig, Wendell J. Lundberg, Wayne Meeks, Donald E. Murphy, Robert J. Stern, Robert H. Steveson, Alex A. Vereschagin, Jr.

Parent Company: TriCo Bancshares
Subsidiaries: Shasta Securities Corporation, TCB Real Estate Corporation.
Branch Offices: (13)

TRUCKEE RIVER BANK
Incorporated March 19, 1980

10015 Palisades Drive, Truckee 95734 **Tel: (916) 582-3000**

Principal Officers: William F. Astle, President; Jerold T. Henley, Chief Executive Officer; David C. Broadley, Controller; R. Michael Waltz, Executive Vice President.

Directors: Patricia F. Callahan, Jerold T. Henley, A. Morgan Jones, Jack V. Leonesio, William McClintock, A. Milton Seymour, William L. Stephens, Donald G. Strand, Glen R. Stice, Thomas Watson, Clarles C. White.

Subsidiary: Sierra Tahoe Servicing Company, Inc., dba Truckee River Computing Company., Sierra Tahoe Mortgage Company, Inc.
Branch Offices: (4)

U. S. BANK OF CALIFORNIA
Established September 7, 1910

402 F Street, Eureka 95501 **Tel: (707) 443-7531**

Principal Officers: Bruce D. Roberts, President & Chief Executive Officer; Paul Ziegler, Cashier; Russ Harris, Assistant Vice President & Senior Lending Officer.

Directors: Robert Brunmeir, Richard W. Eichhorn, John D. Eskildsen, Robert D. Geddes, Bruce D. Roberts.

Parent Company: U.S. Bancorp
Branch Offices: (6)

UNION BANK
Incorporated October 29, 1952

350 California Street, San Francisco 94104-1476 **Tel: (415) 445-0200**

Principal Officers: Jiro Ishizaka, Chairman of the Board; Seishichi Itoh, President & Chief Executive Officer; Taisuke Shimizu, Vice Chairman & Chief Financial Officer; Donne P. Moen, James R. Gibson, Vice Chairmen of the Board; Toshio Asakai, Gregory D. Bruhn, John Z. Bulkeley, Robert S. Clarke, Charles D. Kenny, Kazusuke Naito, Daniel B. Platt, Tomokazu Shiba, Kageyuki Tatsuke, John F. Toal, Philip M. Wexler, William H. Wofford, Executive Vice Presidents; Alexander D. Calhoun, Secretary.

Directors: Toshio Asakai, Alexander D. Calhoun, Alec L. Cory, Richard D. Farman, Herman E. Gallegos, James R. Gibson, John F. Harrigan, Teruo Hirokawa, Author Hughes, Jiro Ishizaka, Seishichi Itoh, William Lyon, Roger L. Manfred, Mary S. Metz, Donne P. Moen, Kazusuke Naito, Sidney R. Petersen, Tomokazu Shiba, Taisuke Shimizu, John B. Slaughter, Paul L. Smith, Tasuku Takagaki, Arthur V. Toupin, Tamotsu Yamaguchi.

Parent Company: The Bank of Tokyo, Ltd.
Subsidiaries: Bankers Commercial Corp., Cal First Properties, Inc., Market Investment Services Corp., Stanco Properties, Inc., UB Equities, Inc., UB Leasing, Inc., Union Bank Realty Co., Union Commercial Funding Corporation, Union Venture Corporation, Unionbanc Leasing Corporation, UB Mortgage Corp., UB Properties, Inc.
Branch Offices: (173)
Authorized to engage in trust business.

UNION SAFE DEPOSIT BANK
Incorporated April 21, 1897

327 E. Main Street, Stockton 95202 **Tel: (209) 946-5011**

Principal Officers: Don R. Stewart, Chairman of the Board; C. Joseph Crane, President; Raymond C. Graetz, Executive Vice President & Cashier; Ronald W. Briw, Senior Vice President, Credit Administration; Douglas B. Wied, Senior Vice President & Trust Officer; Clint S. Chew, Senior Vice President & Controller; Donald V. Sweeney, Vice President-Audit, Compliance & Security.

Directors: Luis Arismendi, Dahl C. Burnham, C. Joseph Crane, J.A. Hammond, Ralph W. Hickinbotham, George B. Lagorio, Ralph B. McClure, George A. Malloy, Richard S. Prince, Jay Roek, Arthur J. Snell, Don R. Stewart.

Subsidiary: Union Safe Service Corporation
Branch Offices: (11)
Authorized to engage in trust business.

UNITED AMERICAN BANK
Established June 1, 1983

9113 Bolsa Avenue, Westminster 92683 **Tel: (714) 898-9292**

Principal Officers: Horton Sherwood, President & Chief Executive Officer; Dora Wisner, Vice President & Cashier; Francois Canavaggio, Executive Vice President.

Directors: Dr. Donald Booth, Chinh Huynh, Han Khon Ngo, Topaz Tran, Dr. Phil Trinh, Shane Wang.

Branch Office: (1)

UNITED PACIFIC BANK
Established May 11, 1982

910 North Hill Street, Los Angeles 90012 **Tel: (213) 625-0251**

Principal Officers: Sjamsul Nursalim, Chairman of the Board; William T.C. Lu, President & Chief Executive Officer; Terry Manning, Senior Vice President, Cashier & Chief Financial Officer; Norman Lee, Vice President & Senior Loan Officer.

Directors: Prijatna Atmaoja, Prakoso Himawan, Howell Keezell, William T.C. Lu, Sjamsul Nursalim, Kendall Raine.

UNITED VALLEY BANK
Incorporated December 3, 1975

400 West Visalia Road, Farmersville 93223 **Tel: (209) 747-1201**

Principal Officers: Michael Farley, Chairman of the Board; C. Robert Wheeler, Jr., President & Chief Executive Officer; Jack B. Buchold, Executive Vice President & Chief Financial Officer; H.R. Fierro II, Senior Vice President & Chief Loan Officer; Joseph Gray, Secretary.

Directors: Case Droogh, Michael Farley, Dominic Faruzzi, Joseph Gray, Phillip Maroot, Gerald Righetti, John Wissler.

Parent Company: United Valley Financiai
Branch Offices: (2)

UPLAND BANK
Established March 12, 1984

100 North Euclid Avenue, Upland 91786 **Tel: (714) 946-2265**

Principal Officers: James S. Cooper, President & Chief Executive Officer; Joyce A. Morrow, Senior Vice President & Cashier; Thomas G. Sauchelli, Senior Vice President & Loan Administrator; Cheryl A. Moyer, Vice President & Credit Administrator; Linda Gardner, John D. Gateley, Richard E. Price, Warren, Stewart, Vice Presidents; Constance K. Beale, Scott D. Bredeson, Kitty L. Hill, Albert Lopez, Bernadette Quincey, Rita Soto, Henry Wesolowski, Assistant Vice Presidents.

Directors: Felix J. Bescoby, Joseph A. Borba, James S. Cooper, Harry C. Crowell, Roger M. Jaska, John L. McCallum, Leland C. Scheu.

Branch Office: (1)

VALLEY BANK
Established June 6, 1960

24010 Sunnymead Blvd., P.O. Box 188, Moreno Valley 92337 **Tel: (714) 242-1174**

Principal Officers: John Y. Barbee, Chairman of the Board; Merle D. Courson, President & Chief Executive Officer; Frederick E. Wagner, Executive Vice President; Shirley L. Harless, Senior Vice President & Chief Financial Officer; Bonnie Parrott, Vice President.

Directors: Marion Ashley, John Y. Barbee, Merle D. Courson, Willow I. Decker, Shirley L. Harless, Kenneth L. Ray, Arthur W. Swarner, Fred E. Wagner.

Subsidiary: 2 County Developers, Inc.
Branch Offices: (5)

VALLEY COMMERCIAL BANK
Incorporated August 18, 1981

1031 East Waterloo Road, Stockton 95205 **Tel: (209) 941-2265**

Principal Officers: Lonnie R. Beck, Chairman of the Board & President; Mitchell P. Kleier, Chief Executive Officer & Chief Financial Officer; Ida Rennie, Senior Vice President & Cashier.

Directors: Lonnie R. Beck, Mitchell P. Kleier, Paul L. Mariani, Jeanette Michaels, Albert Sanguinetti, Marvin H. Van De Pol.

Branch Office: (1)

VALLEY INDEPENDENT BANK
Incorporated March 31, 1980

1448 Main Street, El Centro 92243 **Tel: (619) 352-5000**

Principal Officers: Dennis L. Kern, President & Chief Executive Officer; L.W. 'Bill' Gates, Executive Vice President; Tony Swartz, Senior Vice President; Robert Mapes, Ravenel Billings, Edith Henderson, Jeffrey Thomas Hester, Martin Plourd, Vice Presidents; Peggy Artrup, Keith Simmonds, Leonard Vasquez, Assistant Vice Presidents.

Directors: Don V. Barioni, Gordon Belson, Norman H. Fitz-Henley, Richard D. Foss, Dennis L. Kern, Ed McGrew, Rusty Pedersen, Jay B. Pugh.

Branch Office: (1)

THE VINTAGE BANK
Incorporated July 30, 1984

1500 Soscol Avenue, Napa 94559-1314 **Tel: (707) 257-8585**

Principal Officers: Terry L. Robinson, President & Chief Executive Officer; Kathi Metro, Vice President & Senior Loan Officer; Wyman G. Smith, III, Corporate Secretary.

Directors: Sandra H. Funseth, David B. Gaw, Houghton Gifford, William L. Kastner, Harlan R. Kurtz, Thomas H. Lowenstein, Thomas F. Malloy, Carolyn D. Roberts, Terry L. Robinson, James E. Tidgewell, Joseph R. Vallerga.

Branch Office: (1)

VISALIA COMMUNITY BANK
Incorporated July 30, 1976

128 East Main Street, Visalia 93291 **Tel: (209) 625-8733**

Principal Officers: William C. Hahesy, Sr., Chairman of the Board; Eugene C. Ulrich, President & Chief Executive Officer; Cynthia A. Manocchio, Senior Vice President & Chief Financial Officer; Robert L. Bates, Senior Vice President & Senior Credit Officer; Gregory A. Sherman, Senior Vice President, Mortgage Banking Division.

Directors: Richard J. Artis, John B. Castiglione, M.D., F.T. Elliott, Jr., F.T. Elliott, III, Margaret K. Elliott, Jonathan Graves, William C. Hahesy, Sr., Thomas W. Peltzer, Lloyd C. Pendegraft, Stanley S. Simpson, Jr., Mary Louis Vivier.

Branch Offices: (2)

WARNER CENTER BANK
Incorporated February 17, 1981

21333 Oxnard Street, Woodland Hills 91367 **Tel: (818) 710-0611**

Principal Officers: Terry H. Downard, President & Chief Executive Officer; Gary L. Nudell, Senior Vice President & Senior Loan Officer; Simone Lagomarsino, Senior Vice President & Chief Financial Officer; Dural L. Been, Jeffrey A. Kessler, Mohammad Nahavandi, Vice Presidents.

Directors: Michael Bridge, Thomas Caldwell, Sam Iacobellis, Benson Lloyd, Bryce H. Neff, Troy Norlander, Sam Patterson, Jerome Simon.

WESTERN BANK
Incorporated April 10, 1973

1251 Westwood Blvd., Los Angeles 90024 **Tel: (213) 477-2401**

Principal Officers: Hugh Smith, Chairman of the Board & Chief Executive Officer; Joseph J. Digange, President; Austin V. Casey, Executive Vice President; James D. McDowell, Senior Vice President & Cashier.

Directors: Joseph J. Digange, Harvey Flax, Lewis Gravante, Jr., Richard G. Martin, Angelo Minardi, Joseph D. Pinsky, Paul R. Puma, Hugh S. Smith, Jr., Bernard Zweben.

Parent Company: WBC Management Co., Inc.
Branch Offices: (3)

WESTERN COMMUNITY BANK
Incorporated August 28, 1979

321 East Sixth Street, Corona 91719 **Tel: (714) 734-4110**

Principal Officers: S. Eugene Stroud, Chairman of the Board; James A. Verplancke, President & Chief Executive Officer; Arthur R. Seidler, Secretary; Ronald J. Sakala, Senior Vice President & Senior Loan Officer; Karen S. Douglas, Assistant Vice President, Chief Financial Officer & Assistant Secretary.

Directors: Albert Agins, John Bos, Josephine DeBos, Ernest McGuire, Ezekiel Mejia, George E. Padgett, Jr., Gary Roberts, Arthur R. Seidler, S. Eugene Stroud, Harold Tollerup, John E. Vanderbur, James A. Verplancke.

Parent Company: Western Community Bancorp
Subsidiary: Western Community Bank Investment, Inc.
Branch Office: (1)

WESTERN STATE BANK
Established October 27, 1980

1801 E. Huntington Drive, Duarte 91010 **Tel: (818) 357-9611**

Principal Officers: Cesar C. del Rosario, President & Chief Executive Officer; Jose T. Dungo, Executive Vice President & Cashier; Roberto B. Espiritu, Corporate Secretary; Victor Q. Magsarili, Senior Vice President.

Directors: Edgardo L. Arcinue, M.D., Rao L. Atluri, M.D., Philip Y. Attalla, M.D., Edith Brothers, Cesar C. del Rosario, Jose T. Dungo, Consuelo C. Gayo, Bernard C. Go, Ronald J. Miller, Pharm D., Hermie Ongkeko, Eugene C. Rothenberger.

WESTSIDE BANK
Incorporated August 21, 1980

60 West 10th Street, Tracy 95376 **Tel: (209) 836-5500**

Principal Officers: James H. Foster, President & Chief Executive Officer; Dennis R. Hurst, Executive Vice President & Senior Lending Officer.

Directors: Dante S. Ciabattari, William Coats, James H. Foster, Simeon J. Frerichs, John C. Kimball, William H. Langenberg, Thomas F. Matthews, Albert E. Navarra, Robert L. Williams.

Subsidiary: Site West Land Company
Branch Offices: (3)

WILSHIRE STATE BANK
Incorporated May 12, 1980

3200 Wilshire Boulevard, Los Angeles 90010 **Tel: (213) 387-3200**

Principal Officers: Peter Ahn, Chairman of the Board & Chief Executive Officer; Don A. Miller, Senior Vice President & Chief Financial Officer.

Directors: Peter H. Ahn, Mel Elliot, Samuel Greenfield, Steven Koh, Richard Y. Lim, Fred F. Mautner, Harry Siafaris, Forrest I. Stichman.

Subsidiary: WSB Development Co.
Branch Offices: (2)

YOSEMITE BANK
Incorporated November 8, 1976

5371 Highway 49 North, Mariposa 95338 **Tel: (209) 966-3777**

Principal Officers: Sherman Kishi, Chairman of the Board; Thomas C. Dowlan, President; Glenn E. Sutherland, Senior Vice President & Chief Financial Officer; Lorelei Begley, Vice President & Chief Administrative Officer; Robert C. Eckart, Vice President & Credit Administrator; Richard S. Gimblin, Secretary.

Directors: James Bardini, Ken Berg, Arthur H. Dahlem, M.D., Thomas C. Dowlan, William A. Freeman, Sherman Kishi, Bobby J. Rader, Ruben P. Webb, Jr.

Subsidiary: YB Real Estate, Inc.
Branch Offices: (3)

SELECTED CORPORATE INFORMATION - CALIFORNIA OFFICES OF

FOREIGN BANKING CORPORATIONS

AKTIVBANKEN A/S
Established in Denmark, 1854

333 West Broadway, Long Beach 90802 **Tel: (213) 435-6031**

Principal Officers: Per Munkholm Poulsen, Senior Vice President & General Manager; Rafael Yu Gotauco, Vice President & Controller; William T. Woodward, Vice President; Carsten Heering, Klaus Godiksen, Assistant Managers.

ALGEMENE BANK NEDERLAND N.V.
Incorporated in the Netherlands, February 7, 1824

300 South Grand Avenue, Suite 1115, Los Angeles 90071 **Tel: (213) 687-2050**

Principal Officers: James S. Thompson III, Senior Vice President & Manager (Los Angeles); Ricardo Larrabure, Senior Vice President & Manager (San Francisco).

Additional Office: San Francisco

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
Established 1835

725 South Figueroa Street, Suite 3290, Los Angeles 90017 **Tel: (213) 955-7200**

Principal Officers: Michael N. Flower, Senior Vice President; Stephen B. Mitchell, First Vice President; Mary Ann D. Kuzmickas, Vice President/Controller Financial Accounting.

BANCA COMMERCIALE ITALIANA
Incorporated in Italy, 1894

555 South Flower Street, Los Angeles 90071 **Tel: (213) 624-0440**

Principal Officers: Giuliano Lombardi, Senior Vice President and Manager; Anthony Antoun, Guillermo Schmidle, Jack Wityak, Vice Presidents; Moufid Hanna, Assistant Vice President and Controller; Janet Chisholm, Assistant Vice President.

BANCA NAZIONALE DEL LAVORO
Incorporated in Italy, 1913

660 South Figueroa Street, Suite 1900, Los Angeles 90017 **Tel: (213) 622-1400**

Principal Officers: Carlo Benedetti, First Vice President & Manger; John J. Farrell, Vice President & Assistant Manager; Magdi Mikhail, Vice President & Comptroller; Alphons R.E. Smit, Vice President; Robert Petel, Marianne E. Boylan, Assistant Vice Presidents.

BANCA SERFIN, S.N.C.
Incorporated in Mexico, 1884

One Wilshire Building, Suite 1706, Los Angeles 90017 **Tel: (213) 624-6610**

Principal Officers: Alejandro Garcia, Vice President & Agent; Hugo Fiorentini, Senior Vice President & Controller; Arturo Chaltelt, Manager, Business Development, Credit & Treasury; Maria-Victoria Duran, Administrative & Accounting Manager; Ivonne E. Diaz, Operations Manager.

BANCO AGRICOLA COMERCIAL DE EL SALVADOR
Established in El Salvador March, 1955

1001 South Vermont Avenue, Suite 110, Los Angeles 90006 **Tel: (213) 388-3143**

Principal Officers: Salvador Manuel Rivera, Manager (Los Angeles); Julio F. Melara Jule, Manager (San Francisco).

Additional Office: San Francisco

BANCO BILBAO VIZCAYA, S.A.
Incorporated in Spain, March 26, 1901

580 California Street, San Francisco 94104 **Tel: (415) 392-2530**

Principal Officers: Enrique Arranz, Vice President and Agent; Elias J. Beniflah, Vice President and Deputy Agent.

BANCO CENTRAL, S.A.
Incorporated in Spain, December 6, 1919

505 Sansome Street, San Francisco 94111-3172 **Tel: (415) 398-6333**

Principal Officers: Jose A. Cruz, Manager and Agent; Francisco Martinez-Davis, Credit Manager; Ricardo Gomez-Fabra, Accounting Officer.

BANCO DE LA NACION ARGENTINA
Incorporated in Argentina, 1891

350 California Street, Suite 1730, San Francisco 94104 **Tel: (415) 956-5483**

Principal Officers: Victor Gandini, Acting General Manager; Martin Aliaga, Deputy General Manager.

BANCO DI ROMA
Incorporated in Italy, March 9, 1880

One Montgomery Street, Telesis Tower, Suite 2200, San Francisco 94104 **Tel: (415) 398-6500**

Principal Officers: Giovanni Rio, Senior Vice President and Manager; Augusto Bianchi, First Vice President; Paul DeRoover, David O. Matson, Thomas C. Woodruff, Vice Presidents.

BANCO DI SICILIA
Incorporated in Italy, 1860

333 South Grand Avenue, Los Angeles 90071 **Tel: (213) 687-8337**

Principal Officers: Alessandro Laguercia, Vice President & Manager; Michael Massarelli, Luigi Malesci, Vice Presidents; Mohammed Sabry, Assistant Vice President & Controller.

BANCO DO BRASIL, S.A.
Incorporated in Brazil, October 12, 1808

540 California Street, San Francisco 94104 **Tel: (415) 398-4814**

Principal Officers: Akira Ensiki, Murilo Guimaraes, General Managers; Placido Andre, Socrates B. Mendes Jr., Managers.

Additional Office: Los Angeles

BANCO DO ESTADO DE SAO PAULO S.A.
Incorporated in Brazil, November 4, 1926

101 California Street, San Francisco 94111 **Tel: (415) 781-7184**

Principal Officers: Francisco E. B. de Toledo, General Manager; Osvaldo Luis Modena, Deputy General Manager; Alfonso Balzowski, Operations Manager; James Milton Dietz, Trader; Leslie J. Pool, Accounting.

BANCO EXTERIOR DE ESPANA, S.A.
Established in Spain, 1929

515 South Figueroa Street, Suite 750, Los Angeles 90071 **Tel: (213) 622-2100**

Principal Officers: Luis Mendoza, Manager & Agent; Mariko Miyasaki, Siegfried Grohn, Vice Presidents.

BANCO NACIONAL DE MEXICO, S.A.
Incorporated in Mexico City, June 1, 1884

800 West Sixth Street, Suite 1616, Los Angeles 90017 **Tel: (213) 624-6225**

Principal Officers: Raul A. Anaya, Vice President & General Manager; Ana T. Ramirez, Assistant General Manager.

BANCO POPULAR DE PUERTO RICO
Incorporated in San Juan, October 5, 1893

354 South Spring Street, Los Angeles 90013 **Tel: (213) 626-1160**

Principal Officers: Manuel Remon, Vice President; Carlos Sanches, Second Vice President.

BANCO REAL, S.A.
Incorporated in Brazil, June 16, 1925

800 West Sixth Street, Suite 1200, Los Angeles 90017 **Tel: (213) 488-0901**

Principal Officer: Bety A. Siqueira, Regional Manager.

BANCOMER, SOCIEDAD NACIONAL DE CREDITO
Incorporated in Mexico, October 15, 1932

444 South Flower Street, Suite 100, Los Angeles 90071 **Tel: (213) 489-7245**

Principal Officers: Carlos De Ovando, Vice President and General Manager; Jorge Piedrahita, Deputy General Manager; Heidrun Williams, Senior Manager, Money Market; Enrique Esteinou, Business Development Manager; Margarita Garcia, Operations Manager; Clara Shokat-Fadai, Senior Administration Manager; Manuel G. Silva, Controller; Marisa de Rojas, Internal Auditor; Edgar Calderon, EDP Manager.

BANGKOK METROPOLITAN BANK, LIMITED
Incorporated in Thailand, August 21, 1950

555 Montgomery Street, Suite 1000, San Francisco 94111 **Tel: (415) 392-1580**

Principal Officers: Viramit Tejapaibul, Executive Vice President & Area Manager; Sukich Palavivatana, Vice President & Agent.

BANK BUMIPUTRA MALAYSIA BERHAD
Incorporated in Malaysia, October 1, 1965

655 South Hope Street, 10th Floor, Los Angeles 90017 **Tel: (213) 627-4711**

Principal Officers: Ahmad Mohd Nor, General Manager-Agent; Kamal Bidi, Assistant General Manager & Chief Dealer.

BANK DAGANG NEGARA
Incorporated in Indonesia, April 11, 1960

3457 Wilshire Boulevard, Suite 202, Los Angeles 90010 **Tel: (213) 384-4404**

Principal Officers: Gutomo Wasito, General Manager; Gio Soebagjo M. Noor, Adel Massoud, Deputy General Managers.

BANK HAPOALIM B.M.
Incorporated in Israel, 1921

6222 Wilshire Boulevard, Los Angeles 90048 **Tel: (213) 937-2322**

Principal Officers: Uri Meir, Senior Vice President & West Coast Manager; David L. Ruggeri, Vice President & Chief Operating Officer.

Additional Offices: Encino, San Francisco

BANK LEUMI LE-ISRAEL B.M.
Incorporated in Israel, May 1, 1951

9731 Wilshire Boulevard, Beverly Hills 90212 **Tel: (213) 278-7001**

Principal Officers: Aharon Kacherginski, Senior Vice President; J. Adams, H. Hiura, L. Katchmar, R. Kosof, R. Lanir, L. McNelis, H. Meyer, A. Orzada, M. Paran, R. Shore, B. Velic, Vice Presidents.

Addition office: Encino

BANK MELLI IRAN
Incorporated in Iran, September 8, 1928

818 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 624-7495**

Principal Officer: M. All Atabakhsh, Chief Agent.

BANK OF COMMUNICATIONS
Established in Taiwan, 1907

333 West San Carlos Street, Suite 100, San Jose, 95110 **Tel: (408) 283-1888**

Principal Officers: S. T. Chang, Senior Vice President & General Manager; C. T. Wai, Assistant Vice President & Assistant General Manager.

BANK OF CREDIT AND COMMERCE INTERNATIONAL, S.A.
Incorporated in Luxembourg, 1972

266 Bush Street, San Francisco 94104 **Tel: (415) 956-1166**

Principal Officers: Geoffrey Abbott, Senior Manager; Kazi A. Mazid, Agency Manager; Roger Passos, Operations Manager; Nadim Hasan, Marketing Manager.

Additional Office: Los Angeles

BANK OF GUAM
Incorporated in Guam, March 13, 1972

404 Montgomery Street, San Francisco 94104 **Tel: (415) 392-1670**

Principal Officer: Lolita H. Rosario, Vice President & Manager.

BANK OF INDIA
Established in India, 1906

555 California Street, Suite 4444, San Francisco 94104 **Tel: (415) 956-6326**

Principal Officer: Ajeet Varma, Vice President & Manager.

BANK OF NEW ZEALAND
Incorporated in New Zealand, 1861

600 Wilshire Boulevard, Suite 1500, Los Angeles 90017 **Tel: (213) 629-3243**

Principal Officers: Paul Hickford, Senior Vice President & Manager; Kenneth R. Funk, Alan V. Matthews, Vice Presidents.

THE BANK OF NOVA SCOTIA
Incorporated in Canada, 1832

444 Market Street, Suite 2450, San Francisco 94111 **Tel: (415) 986-1100**

Principal Officers: J. S. York, Vice President & Agent; B. L. Ogmundson, Vice President; M. Moledina, Senior Assistant Agent.

BANK OF SEOUL
Incorporated in Korea, December 1, 1959

707 Wilshire Boulevard, Suite 1950, Los Angeles 90017 **Tel: (213) 680-9487**

Principal Officers: Woo Taek Chung, General Manager; Jo Heung Jung, Jong Suk Kim, Deputy General Managers.

THE BANK OF TOKYO, LIMITED
Incorporated in Japan, December 17, 1946

445 South Figueroa Street, Los Angeles 90071 **Tel: (213) 236-6100**

Principal Officers: Kageyuki Tatsuke, Sakae Higo, General Managers; Hirotaro Watanabe, Eiichi Heki, Kiyohiko Tamaru, Deputy General Managers.

Additional Office: San Francisco

THE BANK OF YOKOHAMA, LTD.
Incorporated in Japan, 1920

611 West Sixth Street, Suite 2990, Los Angeles 90017 **Tel: (213) 629-3261**

Principal Officers: Kazuhiko Suwabe, General Manager & Agent; Isao Senju, Senior Deputy General Manager; Yoshiki Yamazaki, Deputy General Manager; Tohru Chiba, Toshiaki Hayakawa, Assistant General Managers, Tokuji Yanagisawa, Assistant Manager.

BANQUE FRANCAISE DU COMMERCE EXTERIEUR
Incorporated in Paris, August 30, 1947

606 South Figueroa St. Suite 1400, Los Angeles 90017 **Tel: (213) 627-8677**

Principal Officers: Philippe L. Sirand, First Vice President and Manager; Curtis Ingraham, Vice President.

BANQUE INDOSUEZ
Incorporated in Paris, 1875

333 South Grand Avenue, Los Angeles 90071 **Tel: (213) 614-1800**

Principal Officers: Craig H. Studwell, First Vice President & Branch Manager; Heinz Hofmann, Vice President & Operations Manager; Arveen Romain, Vice President, Corporate Banking.

BANQUE NATIONALE DE PARIS
Incorporated in France, July 4, 1966

180 Montgomery Street, San Francisco 94104 **Tel: (415) 956-0707**

Principal Officers: Roland Girault, General Manager; Steven Avery, Vice President & Administration Manager; William Murphy, Vice President & Comptroller; Donald Hart, Vice President & Treasurer; Alain Benard, Vice President & Manager, Los Angeles Agency.

Additional Office: Los Angeles

BANQUE PARIBAS
Incorporated in France, 1872

2029 Century Park East, Suite 3900, Los Angeles 90067 **Tel: (213) 551-7300**

Principal Officers: Christian de Charnace, General Manager (Western States); Monique Hill, General Manager.

BARCLAYS BANK PLC
Incorporated in Great Britain, 1836

111 Pine Street, San Francisco 94111 **Tel: (415) 765-4700**

Principal Officers: David J. Welch, Executive Vice President; Dan Chiles, Senior Vice President; John Biestman, William A. Coates, Russ Gorman, Jeffrey Larson, Anne Loring, Paul Manca, Willard Roberts, Darren Wells, Vice Presidents; Sharon Mannacio, Vice President and Credit Manager; James Hatter, Vice President & Manager.

Additional Office: Los Angeles

BAYERISCHE VEREINSBANK AG (UNION BANK OF BAVARIA)
Incorporated in Germany, May 8, 1869

800 Wilshire Boulevard, Suite 1600, Los Angeles 90017 **Tel: (213) 629-1821**

Principal Officer: Alan C. Babcock, Vice President & Manager.

CANADIAN IMPERIAL BANK OF COMMERCE
Incorporated in Canada, August 15, 1866

300 South Grand Avenue, Suite 2700, Los Angeles 90071 **Tel: (213) 617-6200**

Principal Officer: Liam Linehan, Senior Agent.

Additional Office: San Francisco

CHEKIANG FIRST BANK, LIMITED
Incorporated in Hong Kong, August 11, 1950

360 Pine Street, San Francisco 94104 **Tel: (415) 434-0783**

Principal Officer: F. Y. Wong, Senior Vice President.

CHO HUNG BANK
Incorporated in Korea, February 19, 1897

601 California Street, San Francisco 94108 **Tel: (415) 788-7850**

Principal Officers: Sung Bok Wee, Agent; Suk Yune Suh, Kyung Sup Song, Deputy Agents.

THE CHUO TRUST & BANKING CO., LTD.
Incorporated in Japan, 1962

725 South Figueroa Street, #1700, Los Angeles 90017 **Tel: (213) 624-0465**

Principal Officers: Bunya Maruo, General Manager; Ryota Mizuno, Deputy General Manager; Toshiro Harada, Keiji Hayashi, Senior Managers; Yoshimi Matono, Manager.

THE COMMERCIAL BANK OF KOREA, LTD.
Incorporated in Korea, January 30, 1899

611 West Sixth Street, Los Angeles 90017 **Tel: (213) 625-0275**

Principal Officers: Jong Tae Doh, General Manager & Agent; Joong Soo Kim, Deputy General Manager.

COMMERZBANK AKTIENGESELLSCHAFT
Incorporated in Germany, 1870

660 South Figueroa Street, Suite 1450, Los Angeles 90017 **Tel: (213) 623-8223**

Principal Officers: Helmut M. Weidenbach, Senior Vice President and Manager; William Dennis Holman II, Roman Kiefer, Steven F. Larsen, Wolter Mehring, Vice Presidents; Roland Greis, Assistant Vice President; Hermann Schuetterle, Assistant Treasurer; Kirsten Tadsen, Stefan Jansen, Werner Schmidbauer, Assistant Treasurers; Peter Koelln, Assistant Cahsier.

COMMONWEALTH BANK OF AUSTRALIA
Established in Australia, 1959

600 Wilshire Boulevard, Suite 700, Los Angeles 90017 **Tel: (213) 689-4702**

Principal Officers: Al A. Galluzzo, Senior Vice President; David P. Hines, First Vice President.

COPENHAGEN HANDELSBANK A/S
Incorporated in Denmark, April 18, 1873

333 South Grand Avenue, Suite 4070, Los Angeles 90071-3199 **Tel: (213) 625-0455**

Principal Officers: Jens Lauritzen, Senior Vice President & General Manager; W. Tawdi, Vice President, Controller & Operations Manager.

CREDIT LYONNAIS
Incorporated in France, 1863

555 South Flower Street, Los Angeles 90071 **Tel: (213) 628-8200**

Principal Officers: Jonathan Cheung, First Vice President and General Manager; William Fischer, Vice President & Manager, San Francisco Office

Additional Office: San Francisco

CREDIT SUISSE
Incorporated in Switzerland, July 5, 1856

800 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 489-2720**

Principal Officers: Frank Meister, Senior Vice President; Robert C. Sheedy, First Vice President; William C. Brooks, James P. Haddad, Philippe Monney, Dodge E. Moore, Marilou Palenzuela, Vice Presidents.

CREDITO ITALIANO
Incorporated in Italy, 1870

500 South Grand Avenue, Suite 1600, Los Angeles 90071 **Tel: (213) 622-2787**

Principal Officers: Massino Scatarzi, Manager; Sture Devemark, Deputy Manager.

THE DAI-ICHI KANGYO BANK, LTD.
Incorporated in Japan, June 7, 1897

770 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 612-6400**

Principal Officers: Masahiro Shimizu, General Manager and Agent; Shinji Takehashi, Joint General Manager.

THE DAIWA BANK, LTD.
Incorporated in Japan, 1918

555 South Flower Street, Los Angeles 90071 **Tel: (213) 489-3600**

Principal Officers: Yo Inokuchi, General Manager; Gen Watanabe, Deputy General Manager.

DEVELOPMENT BANK OF SINGAPORE, LTD.
Incorporated in Singapore, 1968

515 South Figueroa Street, Suite 1010, Los Angeles 90071 **Tel: (213) 627-0222**

Principal Officer: Foo Hong Lum, Agent.

DG BANK DEUTSCHE GENOSSENSCHAFTSBANK
Incorporated in West Germany, 1949

660 South Figueroa Street, Suite 1800, Los Angeles 90017 **Tel: (213) 623-1200**

Principal Officers: Dr. Roderich Koch-Pausz, Senior Vice President and Manager; Christian F. Pohl, Vice President and Deputy Manager.

DRESDNER BANK AG
Incorporated in Germany, December 1872

725 South Figueroa Street, Suite 3950, Los Angeles 90017 **Tel: (213) 489-5720**

Principal Officers: Jon M. Bland, Senior Vice President; Charles H. Hill, Barbara Readick, Vice Presidents.

THE FUJI BANK, LTD.
Incorporated in Japan, 1948

333 South Grand Avenue, Suite 2500, Los Angeles 90071 **Tel: (213) 680-9855**

Principal Officers: Ikuro Morishita, General Manager; Kenichiro Tanaka, Joint General Manager.

Additional Office: San Francisco

THE HANIL BANK, LIMITED
Incorporated in Korea, December 16, 1932

3360 West Olympic Boulevard, Suite 300, Los Angeles 90019 **Tel: (213) 620-0747**

Principal Officer: Choul Ju Lee, General Manager & Agent.

THE HOKKAIDO TAKUSHOKU BANK, LTD.
Incorporated in Japan, April 1, 1900

333 South Grand Avenue, Suite 3522, Los Angeles 90017 **Tel: (213) 620-9100**

Principal Officers: Yoshinori Kato, General Manager; Toshiyuki Ohba, Deputy General Manager.

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED
Incorporated in Hong Kong, August 14, 1886

770 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 626-2460**

Principal Officers: D.H. Swift, Senior Vice President; Victor Naramura, Senior Vice President.

Additional Office: San Francisco

THE INDUSTRIAL BANK OF JAPAN, LTD.
Incorporated in Japan, March 31, 1902

800 West Sixth Street, Los Angeles 90017 **Tel: (213) 628-7241**

Principal Officers: Juichi Tsuda, General Manager; Tatsuo Nakasaki, Joint General Manager.

INTERNATIONAL BANK OF SINGAPORE, LTD.
Incorporated in Singapore, April 9, 1974

555 Montgomery Street, Suite 600, San Francisco 94111 **Tel: (415) 788-2121**

Principal Officers: Hoong Chen, Vice President & Agent; Ivan Tan, Assistant Vice President; Mee Mee Kiong, Senior Officer.

ISRAEL DISCOUNT BANK LIMITED
Incorporated in Israel, 1935

206 North Beverly Drive, Beverly Hills 90210 **Tel: (213) 275-1411**

Principal Officers: David Keinan, First Vice President & Manager; Roland Schwartz, Vice President & Deputy Manager.

KOREA EXCHANGE BANK
Incorporated in Korea, January 30, 1967

660 South Figueroa Avenue, Suite 1250, Los Angeles 90017 **Tel: (213) 683-0830**

Principal Officers: Uk Hyun Shin, General Manager & Agent; Yun Huh, Kwan Kun Yoo, Deputy General Managers.

KOREA FIRST BANK
Incorporated in Korea, July 1, 1929

800 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 625-7700**

Principal Officers: Soo Shin Lee, Agent & General Manager; Heon Sung Chung, Deputy General Manager; Seong Soo Kim, Chang Ju Lee, Dae Yul Kim, Kwang Hyuk Shim, Managers; Jong Seung Lee, Assistant Manager.

THE KYOWA BANK, LTD.
Incorporated in Japan, May, 1945

635 West Seventh Street, Los Angeles 90017 **Tel: (213) 626-6266**

Principal Officers: Akira Suzuki, General Manager; Kazuhiro Shibatsuchi, Kenji Tanaka, Senior Deputy General Managers.

LIU CHONG HING BANK, LTD.
Incorporated in Hong Kong, March 17, 1955

601 California Street, San Francisco 94108-2804 **Tel: (415) 433-6404**

Principal Officers: King Leung Chan, Vice President & Agent; Siu Wo Cheung, Assistant Agent; Man Sik Kong, Assistant Agent.

LLOYDS BANK PLC
Founded in England 1765

800 West Sixth Street, Los Angeles 90017 **Tel: (213) 623-0060**

Principal Officers: A. G. Howe, Senior Vice President & Regional Manager (West); W. A. Tyrer, Vice President & Manager.

Additional Office: San Francisco

THE LONG-TERM CREDIT BANK OF JAPAN, LTD.
Incorporated in Japan, December 1, 1952

444 South Flower Street, Suite 3700, Los Angeles 90071 **Tel: (213) 629-5777**

Principal Officers: Hiromi Yokoyama, General Manager & Agent; Yasuo Watanabe, Hiromitsu Kunita, Joint General Managers; Yutaka Hotta, Mitsuru Shiga; Susumu Matsunami, Hiroshi Tanaka, Koh Takemoto, Junzo Tomii, Deputy General Managers.

THE MITSUBISHI BANK, LIMITED
Incorporated in Japan, 1919

800 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 488-3700**

Principal Officer: Hirotsune Sakano, General Manager.

THE MITSUBISHI TRUST AND BANKING CORPORATION
Incorporated in Japan, 1927

911 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 488-9003**

Principal Officers: Michitaka Ishikawa, General Manager and Agent; Makoto Oikawa, Senior Deputy General Manager; Eiichi Shirai, Deputy General Manager.

THE MITSUI BANK, LTD.
Incorporated in Japan, July 1, 1876

515 South Figueroa Street, Los Angeles 90071 **Tel: (213) 680-2900**

Principal Officers: Naruo Otsubo, General Manager and Agent; Susumu Hoshiba, Koichiro Sakai, Senior Deputy General Managers.

THE MITSUI TRUST AND BANKING COMPANY, LTD.
Incorporated in Japan, 1924

611 West Sixth Street, Suite 3800, Los Angeles 90017 **Tel: (213) 624-5201**

Principal Officers: K. Sone, General Manager & Agent; Katsuyoshi Nakao, Deputy General Manager.

NATIONAL AUSTRALIA BANK LIMITED
Incorporated in Australia, June 23, 1893

300 South Grand Avenue, Suite 2600, Los Angeles 90071 **Tel: (213) 626-3434**

Principal Officers: W. F. Heath, Senior Vice President; David Didier, Vice President & Deputy Manager; F. J. Maslowski, Vice President

NATIONAL BANK OF CANADA
Incorporated in Canada, 1874

725 South Figueroa Street, Los Angeles 90017 **Tel: (213) 629-3300**

Principal Officers: George Baker, Bill Campbell, Vice Presidents.

Additional Office: Irvine

NATIONAL WESTMINSTER BANK PLC
Incorporated in London, March 18, 1968

353 Sacramento Street, San Francisco 94111 **Tel: (415) 956-8300**

Principal Officers: D. Michael Tramontin, Vice President & Manager.

THE NIPPON CREDIT BANK, LTD.
Incorporated in Japan, 1957

800 Wilshire Boulevard, Suite 1400, Los Angeles 90017 **Tel: (213) 629-5566**

Principal Officers: Nobuyoshi Nagaya, General Manager; Toshinori Takahashi, Norimichi Kurakake, Deputy General Managers; Ken McNerney, Greg Gillam, Robert Cone, Vice Presidents & Managers.

OVERSEA-CHINESE BANKING CORPORATION LIMITED
Established in Singapore, October 31, 1932

444 South Flower Street, Suite 1830, Los Angeles 90071 **Tel: (213) 624-1189**

Principal Officers: Patrick Sim, Manager & Agent; Amy Woon, Bank Officer

OVERSEAS UNION BANK LIMITED
Incorporated in Singapore, February 5, 1949

600 Wilshire Boulevard, Suite 870, Los Angeles 90017-3247 **Tel: (213) 624-3187**

Principal Officers: Yew Hon Chow, Vice President & Agent; Chee Peng Quek, Assistant Vice President.

PHILIPPINE COMMERCIAL INTERNATIONAL BANK
Incorporated in Philippines, September 24, 1958

350 South Figueroa Street, Suite 139, Los Angeles 90071 **Tel: (213) 626-0461**

Principal Officers: Jose B. Colayco, Jr., Vice President & Agent; Teresita M. Salenga, Vice President & Deputy Agent.

PHILIPPINE NATIONAL BANK
Incorporated in the Philippines, February 4, 1916

3545 Wilshire Boulevard, Suite B, Los Angeles 90010 **Tel: (213) 386-4454**

Principal Officers: Rolando J. L. Macasaet, Vice President & General Manager; Guillermo C. Mendoza, Senior Assistant Manager & Deputy General Manager.

PT BANK NIAGA
Established in Indonesia, September 26, 1955

725 South Figueroa Street, Suite 800, Los Angeles 90017 **Tel: (213) 623-4469**

Principal Officers: Irwan H. Moedahar, General Manager; Nellie Lim, Deputy General Manager.

THE ROYAL BANK OF CANADA
Incorporated in Canada, June 22, 1869

600 Wilshire Boulevard, Suite 600, Los Angeles 90017 **Tel: (213) 623-2371**

Principal Officers: R.C.A. Lafontaine, Vice President (Corporate Banking Western U.S.A); R.C. Lumanlan, Chief Agent.

THE ROYAL BANK OF SCOTLAND PLC
Incorporated in Scotland, May 31, 1727

600 Montgomery Street, San Francisco 94111 **Tel: (415) 788-4500**

Principal Officers: David Barron, Senior Vice President; Michael White, First Vice President; Judy A. Philipie, Assistant Vice President, Operations.

THE SAITAMA BANK, LTD.
Incorporated in Japan, July 1, 1943

800 West Sixth Street, Los Angeles 90017 **Tel: (213) 629-3121**

Principal Officers: Takao Okamoto, General Manager; Hiroyuki Shionoya, Senior Deputy General Manager.

THE SANWA BANK, LIMITED
Incorporated in Japan, December 12, 1933

444 Market Street, San Francisco 94111 **Tel: (415) 772-8200**

Principal Officers: Masahiko Takeuchi, General Manager (San Francisco); Kimisuke Fujimoto, General Manager (Los Angeles); Shinji Hamasaki, Yasuzo Tsuchiya, Deputy General Managers.

Additional Office: Los Angeles

SHANGHAI COMMERCIAL BANK, LIMITED
Incorporated in Hong Kong, November, 1950

231 Sansome Street, San Francisco 94104 **Tel: (415) 433-6700**

Principal Officer: Paul Y. Van, Vice President & Agent.

THE SHIZUOKA BANK, LTD.
Incorporated in Japan, 1943

707 Wilshire Boulevard, Suite 3700, Los Angeles 90017 **Tel: (213) 622-3233**

Principal Officers: Masakazu Oishi, General Manager; Kazufumi Kawada, Deputy General Manager; Tohru Sakurai, Toshihiko Yamamoto, Assistant General Managers.

SOCIETE GENERALE
Incorporated in France, 1864

1875 Century Park East, Los Angeles 90067 **Tel: (213) 203-8100**

Principal Officers: J. Blaine Shaum, Regional Manager; Eric Dhoste, Deputy Regional Manager (Los Angeles); Peter Mayne, Deputy Regional Manager (San Francisco); George Chan, Geraldine Cronin, Maureen Kelly, James Knight, Donald Schubert, Chris Siefkas, William Sinsigalli, Vice Presidents.

STANDARD CHARTERED BANK
Incorporated in Great Britain, December 29, 1853

660 South Figueroa Street, Suite 1700, Los Angeles 90017 **Tel: (213) 489-2668**

Principal Officer: Douglas K. Beckett, Manager

STATE BANK OF INDIA
Incorporated in India, July 1, 1955

707 Wilshire Boulevard, Suite 1995, Los Angeles 90017 **Tel: (213) 623-7250**

Principal Officers: D.C. Sanghi, Chief Manager; R. Muthukrishnan, Manager (Credit); Pradeep Shankar, Manager (Operations).

THE SUMITOMO BANK, LIMITED
Established in Japan, 1895

320 California Street, 7th Floor, San Francisco 94104 **Tel: (415) 445-8050**

Principal Officers: Kazuo Ashikawa, General Manager (San Francisco); Kazutaka Ogawa, Joint General Manager (San Francisco); Shingo Kato, General Manager (Los Angeles); Masami Sumii, Joint General Manager (Los Angeles).

Additional Office: Los Angeles

THE SUMITOMO TRUST & BANKING COMPANY, LIMITED
Incorporated in Japan, July 28, 1925

333 South Grand Avenue, Suite 5300, Los Angeles 90071 **Tel: (213) 629-3191**

Principal Officers: Fumihiko Imamura, General Manager; Yutaka Itoh, Deputy General Manager; Hironori Ishizaka, Senior Manager; Naoki Shimamoto, Masao Takeuchi, Junichi Yoshida, Managers; Hiroshi Nagasaki, Assistant Manager.

SWISS BANK CORPORATION
Incorporated in Switzerland, 1872

101 California Street, Suite 1700, San Francisco 94111 **Tel: (415) 774-3300**

Principal Officers: Ernest A. Plattner, Senior Vice President & Manager; Hans-Ueli Surber, First Vice President.

THE TAIYO KOBE BANK, LTD.
Incorporated in Japan, December 12, 1936

444 South Flower Street, Suite 2400, Los Angeles 90071 **Tel: (213) 629-3939**

Principal Officers: Akira Amaki, General Manager & Agent; Tadashi Hagiwara, Toshihide Nakanishi, Deputy General Managers & Deputy Agents.

THAI FARMERS BANK,LTD.
Incorporated in Thailand, June 8, 1945

333 South Grand Avenue, Suite 3570, Los Angeles 90071 **Tel: (213) 680-9331**

Principal Officers: Boontuck Wungcharoen, Agent; Vasant Chariyatantiwate, Deputy Agent.

THE TOKAI BANK, LTD.
Incorporated in Japan, June 9, 1941

534 West Sixth Street, Los Angeles 90014 **Tel: (213) 892-2800**

Principal Officers: Shuzo Sato, General Manager and Agent; Nobuhiro Amano, Joint General Manager.

THE TORONTO-DOMINION BANK
Incorporated in Canada, 1856

2049 Century Park East, Suite 920, Los Angeles 90067 **Tel: (213) 556-8144**

Principal Officer: James H. Dunnigan, Managing Director

THE TOYO TRUST AND BANKING COMPANY, LTD.
Incorporated in Japan, 1959

444 South Flower Street, Suite 1550, Los Angeles 90071 **Tel: (213) 624-2424**

Principal Officers: Masaaki Takamura, Agent & General Manager; Koichi Kuboyama, Deputy General Manager.

UNITED MIZRAHI BANK LTD.
Incorporated in Israel, 1923

727 West Seventh Street, Los Angeles 90017 **Tel: (213) 623-7345**

Principal Officers: Arieh Greenbaum, Executive Vice President & Manager; Susan Abundo, First Vice President & Controller; S. Baravarian, Senior Vice President; Barry Silverman, Vice President.

UNITED OVERSEAS BANK, LTD.
Incorporated in the Republic of Singapore, August 6, 1935

911 Wilshire Boulevard, Ground Floor, Los Angeles 90017 **Tel: (213) 623-8042**

Principal Officer: John Sng, Agent & General Manager.

THE YASUDA TRUST AND BANKING COMPANY, LIMITED
Incorporated in Japan, May 9, 1925

725 South Figueroa Street, Suite 3990, Los Angeles 90017 **Tel: (213) 624-4864**

Principal Officers: Kenji Kawakami, General Manager; Masayuki Soda, Tomio Yamanaka, Deputy General Managers; Hisao Tsuboi, Administration Manager.

SELECTED CORPORATE INFORMATION - TRUST COMPANIES

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF CALIFORNIA
Incorporated November 12, 1987

300 South Grand Avenue, Suite 1200, Los Angeles 90071 **Tel: (213) 680-7223**

Principal Officers: William O. Gamble, President; G. Neal Ryland, Treasurer; Ronald G. Sampson, Secretary.

Directors: Christopher M. Condron, William O. Gamble, William J. Nutt, George W. Phillips, F. Daniel Prickett

Parent Company: The Boston Company, Inc.
Branch Offices: (3)

CAPITAL GUARDIAN TRUST COMPANY
Trust Company established December 18, 1968

333 South Hope Street, Los Angeles 90071 **Tel: (213) 486-9200**

Principal Officers: Robert G. Kirby, Chairman of the Board; Robert B. Egelston, R. Michael Shanahan, Vice Chairmen of the Board; Richard C. Barker, President; James F. Rothenberg, Executive Vice President & Treasurer; Robert Ronus, Senior Vice President, International; Raphael M. D'Elia, William H. Hurt, Victor M. Parachini, John H. Seiter, Edus H. Warren, Senior Vice Presidents; Michael D. Beckman, Vice President & Assistant Treasurer; Girard S. Brewer, Jr., Vice President & Trust Officer; Fred R. Betts, Philip D. Block, III, Harry W. Colmery, Jr., David A. Coquillard, Harold C. Fischer, Frederick M. Hughes, Theresa T. Lo, Richard B. Rapozo, Marsha M. Materna, Merlin E. Robertson, Anna Seifert, Clayton M. Sheedy, Jeffrey E. Silver, Robert L. Spare, Eugene P. Stein, Douglas M. Urban, Vice Presidents; John R. McIlwrath, Theodore R. Samuels, Vice Presidents, International; Robert V. Pennington, Senior Vice President & Director of Personal Investment Management Services.

Directors: Richard C. Barker, Josef Beles, Larry P. Clemmensen, Raphael M. D'Elia, Robert B. Egelston, William H. Hurt, Robert G. Kirby, D. James Martin, Victor M. Parachini, Robert Ronus, James F. Rothenberg, John H. Seiter, R. Michael Shanahan, Edus H. Warren, Jr.

Parent Company: The Capital Group, Inc.
Branch Offices: (2)

COLDWELL BANKER REAL ESTATE TRUST SERVICES
Incorporated November 30, 1982

533 Fremont Avenue, Los Angeles 90071 **Tel: (213) 613-3241**

Principal Officers: Tad W. Jones, President; Lawrence J. Sheehan, Treasurer; Gene A. Koll, Secretary.

Directors: William C. Grayson, Jr., Tad W. Jones, Lawrence J. Sheehan, Scott E. Tracy, Ross E. Turner.

Parent Company: Coldwell Banker Commercial Group, Inc.

DESERET TRUST COMPANY OF CALIFORNIA
Incorporated November 6, 1974

10880 Wilshire Boulevard, Los Angeles 90024 **Tel: (213) 474-8510**

Principal Officers: Ronald E. Poelman, Chairman of the Board; Victor L. Brown, Vice Chairman of the Board; Harvey S. Glade, President; Daken K. Broadhead, Vice President; L. Conrad Bryner, Vice President & Senior Trust Officer; L. Kent Martineau, Treasurer & Controller; Richard C. Edgley, Assistant Treasurer; Raeburn G. Kennard, Secretary; Carol B. Olson, Assistant Secretary & Trust Officer, E. Bruce Haws, Trust Officer.

Directors: Daken Broadhead, Victor L. Brown, Richard C. Edgley, Harvey S. Glade, John L. Hunter, Clyde R. Morrell, Glenn L. Pace, Ronald E. Poelman, Grant T. Teasdale, Paul E. Warnick.

Parent Company: The Corporation of the President of The Church of Jesus Christ of Latter-day Saints.

FARMERS AND MERCHANTS TRUST COMPANY OF LONG BEACH
Trust Company established October 16, 1920

302 Pine Avenue, Second Floor, Long Beach 90802 **Tel: (213) 437-0011**

Principal Officers: Gus A. Walker, Chairman of the Board, President and Chief Executive Officer; A.M. Christensen, Senior Vice President, Trust Officer & Secretary; Roger L. Rosenbaum, Vice President & Trust Officer; Sally J. Farnham, Vice President; Joan Loucks, Michael Weiner, Babette Willens, Trust Officers; Cynthia Clark, Sean Miller, John Morris, Assistant Trust Officer.

Directors: William G. Hayter, Paul Sylvester, Charles Z. Walker, Jr., Gus A. Walker.

Parent Company: Queen City Investments.
Branch Office: (1)

FIDUCIARY TRUST INTERNATIONAL OF CALIFORNIA
Incorporated November 3, 1982

444 South Flower Street, Los Angeles 90071 **Tel: (213) 489-7400**

Principal Officers: Peter V. Haight, Chairman of the Board; Donald L. Keene, President, Chief Executive Officer & Treasurer; Kathryn Dixon Jost, Vice President; Karen Mikaitis Cruz, Secretary and Assistant Treasurer; Christopher D. Garvin, Vice President & Auditor; Barry J. McKeon, Assistant Vice President, Tax.

Directors: Douglas H. Collister, Peter V. Haight, Lawrence S. Huntington, Donald L. Keene, Gavin Miller, Henry H. Moulton, George J. Mullen, Jr.

Parent Company: Fiduciary Trust Company International

FRANKLIN TRUST COMPANY
Established December 15, 1983

777 Mariners Island Boulevard, San Mateo 94404 **Tel: (415) 378-2372**

Principal Officers: John G. Hitchcock, Jr., President; Patrcia Heselton O'Brien, Vice President.

Directors: Harmon E. Burns, John G. Hitchcock, Charles B. Johnson, Rupert H. Johnson, Jr., Murray L. Simpson.

Parent Company: Franklin Resources, Inc.

HOME FED TRUST
Incorporated July 28, 1977

625 Broadway, San Diego 92101 **Tel: (619) 699-8695**

Principal Officers: L. Mark Fingerlin, President; Kimberly Anton, Janet Brisco, Carlee Harmonson, Donald Lenardi, Jean Mangen, C. Gary Moll, Mary Richards, Joseph Winicki, Vice Presidents; Robert W. Grove, II, Secretary; William Dani, Treasurer.

Directors: L. Mark Fingerlin, Bill N. Kinter, Richard C. Peterson, N. Park Rider, Owen W. Strange, Esq.

Parent Company: HomeFed Bank
Branch Office: (1)

IMPERIAL TRUST COMPANY
Incorporated April 9, 1975

201 North Figueroa Street, Suite 610, Los Angeles 90012 **Tel: (213) 627-5600**

Principal Officers: H. Wayne Snavely, Chairman of the Board; Michael J. Vaughan, President & Chief Executive Officer; Peter Burnes, Vice President, San Francisco Administration; Jai Sondhi, Senior Vice President, Operations; Mark Larson, Controller.

Directors: Norman Creighton, George Eltinge, George Graziadio, Bernard G. Le Beau, H. Wayne Snavely, Michael J. Vaughan, Dr. Norvel Young.

Subsidiary: William Mason & Co.
Parent Company: Imperial Bank
Branch Office: (1)

MANUFACTURERS HANOVER TRUST COMPANY OF CALIFORNIA
Established February 1, 1984

50 California Street, San Francisco 94111 **Tel: (415) 954-9500**

Principal Officers: Sara S. Battin, Vice President and General Manager; Lynn E. Loveall, Vice President and Chief Operating Officer; Carolyn Lyons, Vice President and Manager, Corporate Trust.

Directors: Herbert F. Aspbury, Sara S. Battin, Robert A. Byrne, Timothy C. Crane, Carl T. Hagberg, Joseph S. Jasionowsky.

Parent Company: Manufacturers Hanover Corporation
Branch Office: (1)

MERIDIAN TRUST COMPANY OF CALIFORNIA
Established October 17, 1989

Two Embarcadero Center, Suite 2380, San Francisco 94111 **Tel: (415) 986-6699**

Principal Officers: Robert C. Williams, President; Richard A. Knoll, Senior Vice President, Secretary, Treasurer & Chief Financial Officer; David P. Andrews, Michael B. Morgan, Senior Vice Presidents; Richard H. Babb, Stephen M. Carta, Timothy E. Hammond, Vice Presidents; Judith J. Davis, Linda A. Delaney, John D. Elliot, Karen L. Kleffel, J. Michael Klotz, John P. O'Neal, Joseph J. Parker, Assistant Vice Presidents.

Directors: David P. Andrews, Richard H. Babb, Stephen M. Carta, Richard A. Knoll, Robert C. Williams

Parent Company: Meridian Bancorp, Meridian Asset Management

NORTH AMERICAN TRUST COMPANY
Established April 1, 1988

225 Broadway, Suite 200, San Diego 92101 **Tel: (619) 237-5378**

Principal Officers: Ward W. Deems, Chairman of the Board; John A. Mason, President and Chief Executive Officer; G. Sinclair Price, Executive Vice President; Vito J. Guarino, Jr., Corporate Secretary; Joseph T. Surrell, Chief Financial Officer.

Directors: James S. Brown, Ward W. Deems, Vito J. Guarino, Jr., George J. Kuhrts, III, John A. Mason.

Parent Company: BSD Bancorp, Inc.

PACIFIC SECURITIES DEPOSITORY TRUST COMPANY
Established September 3, 1974

301 Pine Street, San Francisco 94104 **Tel: (415) 393-4000**

Principal Officers: Dr. Maurice Mann, Chairman & Chief Executive Officer; Dr. Larry R. Shotwell, Chief Financial Officer; John C. Katovich, Corporate Secretary; Jack R. Trail, Stanley O. Shell, Managers.

Directors: Gabriel A. Frlekin, Dr. Maurice Mann, Thomas W. Pazder, David Phillips, Darrell K. Woolley.

Parent Company: Pacific Stock Exchange, Inc.

PACIFIC TRUST COMPANY
Incorporated June 26, 1980

1245 South Winchester Boulevard, San Jose 95128 **Tel: (408) 244-9605**

Principal Officers: Phillip R. Boyce, Chairman of the Board; George Gallucci, President and Chief Executive Officer; Eugene E. Blakeslee, Vice President and Treasurer; Richard M. Pitagora, Secretary; Linda Kay Hart, Assistant Secretary.

Directors: Phillip R. Boyce, James R. Barranti, George Gallucci, James R. Kenny, Richard M. Pitagora.

Parent Company: Pacific Western Bank
Branch Offices: (2)

SECURITY PACIFIC STATE TRUST COMPANY
Established February 2, 1984

333 South Grand Avenue, Los Angeles 90071 **Tel: (213) 229-2904**

Principal Officers: Thomas E. Connaghan, President; Joseph P. Laudone, Chief Operating Officer; Terry L. McRoberts, Executive Vice President; Robert A. Colling, Timothy Henry, Brad D. Marcus, Susan Steves, John O'Meara, Senior Vice Presidents; James McKenzie, Chief Financial Officer; Janet M. Kiniry, Secretary.

Directors: Michael V. Caggiano, Thomas E. Connaghan, C. Rodney Cooper, Iwao Hidaka, Joseph P. Laudone, Ralph Monda, James H. McKenzie, Sal Ricca, Richard A. Spelke.

Parent Company: The Sequor Group Inc., a subsidiary of Security Pacific Corporation.
Branch Offices: (6)

SECURITY TRUST COMPANY
Established October 2, 1989

555 West Beech Street, San Diego 92101 **Tel: (619) 239-3091**

Principal Officers: Robert L. Hanson, Chairman of the Board & President; J. Paul Spring, Vice President, Trust Counsel; Keith Askin, William L. Exter, Vice Presidents & Administrators.

Directors: Richard P. Toft, Richard L. Pollay, Robert B. Scherer, David B. Cuming, Warren J. Eljenholm, Leonard C. Donohoe, E. Russell Sherman, Joseph C. Mascari.

Parent Company: Security Union Title Insurance Company
Branch Office: (1)

TRUST COMPANY OF THE WEST
Trust Company established January 31, 1972

400 South Hope Street, Los Angeles 90071 **Tel: (213) 683-4000**

Principal Officers: Robert A. Day, Chairman of the Board; Ernest O. Ellison, Vice Chairman, Thomas E. Larkin, President; Glenn C. Weirick, Executive Vice President; Philip A. Barach, Donald H. Benson, Nicholas F. Galluccio, Mark W. Gibello, Richard D. Godfrey, Douglas E. Haigh, Bruce Karsh, Christopher D. Knef, Larry Keele, Terence D. Lynch, Thomas F. Mehlberg, Susan S. Morse, Sheilagh Stevick, Sheldon M. Stone, Robert V. Sullivan, Senior Vice Presidents; David K. Sandie, Senior Vice President, Finance & Assistant Secretary. Treasurer and Secretary.

Directors: Howard P. Allen, John M. Bryan, Robert A. Day, Damon de Laszlo, John C. Dillon, William C. Edwards, Ernest O. Ellison, Harold R. Frank, Henry A. Kissinger, Michael T. Masin, Coleman W. Morton, Edfred L. Shannon, Jr., Robert G. Sims, William I. Spencer.

Parent Company: TCW Management Company
Subsidiaries: TCW Asset Management Company, Stoner Corporation, TCW Royalty Company, TCW Royalty Company II

TRUST SERVICES OF AMERICA, INC.
Established December 31, 1982

700 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 614-7300**

Principal Officers: Charles W. Woodford, Chairman of the Board and Chief Executive Officer; Robert M. Whitler, President and Chief Operating Officer; Roger G. Clarke, Vice Chairman & Chief Investment Officer; William E. Bell, Howard P. Moore, Executive Vice Presidents; Margot Bogert, Richard Boling, Richard Bolokowicz, Howard Isador, James Jeffs, Craig Lazzara, Linda Payne, Senior Vice Presidents.

Directors: John C. Argue, Edward M. Benson, Jr., Roger G. Clarke, Robert R. Dockson, James D. Hodgson, Lilly Lee, Frederick Llewellyn, Ernest J. Loebbecke, Robert S. Rollo, Jerry A. St. Dennis, Robert M. Whitler, Charles W. Woodford.

Parent Company: Cal Fed, Inc.
Subsidiary: TSA Capital Management.
Branch Offices: (7)

WESTERN FINANCIAL TRUST COMPANY
Trust Company established June 10, 1975

3100 Oak Road, Walnut Creek 94596 **Tel: (415) 256-0800**

Principal Officers: William P. Foley II, Chairman of the Board, Frank P. Willey, President and Chief Executive Officer; J.K. Creamer, Jr., Treasurer and Assistant Secretary; Gregory A. Winter, Secretary & Trust Officer.

Directors: Thomas E. Evans, Jr., William P. Foley, Gary R. Nelson, Frank P. Willey, Gregory A. Winters.

Parent Company: Fidelity National Title Insurance Company of California.

WHITTIER TRUST COMPANY
Established December 15, 1988

1600 Huntington Drive, South Pasadena 91030 **Tel: (818) 441-5111**

Principal Officers: Steven A. Anderson, President; James E. Hanna, Martin G. Hughes, Robert D. Sellers, Vice Presidents; Linda J. Blinkenberg, Secretary; David Nemeyer, Treasurer.

Directors: Steven A. Anderson, Johan F. Blokker, James E. Greene, Arlo G. Sorensen, Franklin Hom.